

# Investor Presentation Q3 2025



November 2025

Responsible Growth  
**Lasting Impact!** ↗

# Agenda

**1.** Macroeconomic Overview

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**2.** NMB Bank PLC Overview

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**3.** Strategy Update

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**4.** Sustainability

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**5.** Financial Performance

# Macroeconomic Overview

NMB Bank PLC Overview

Strategy Update

Sustainability

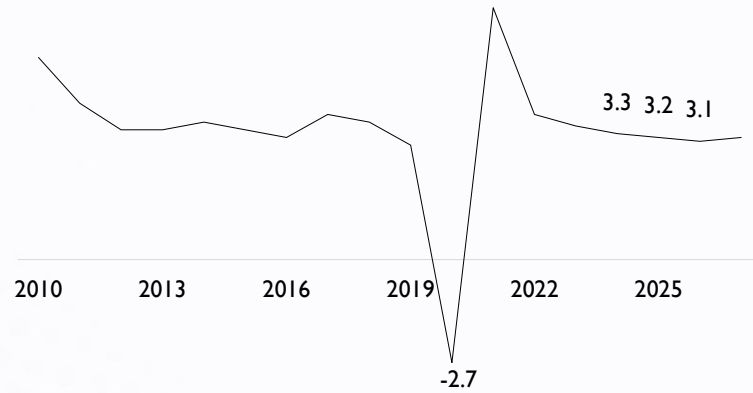
Financial Performance



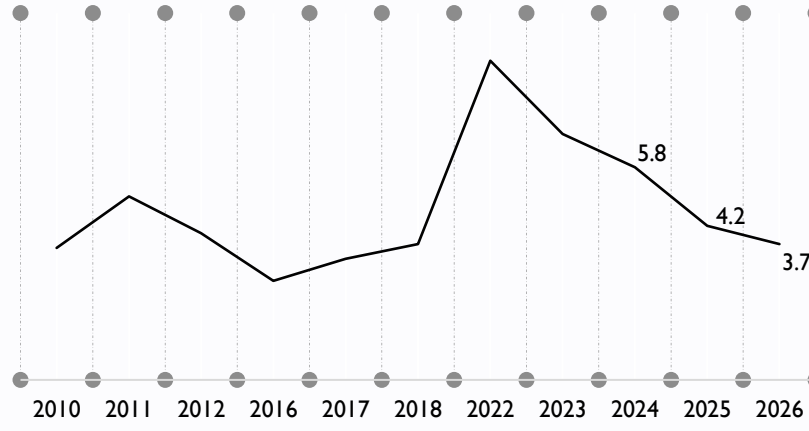
**Responsible Growth**  
**Lasting Impact!** ↗

# Operating Environment: Globally, markets remain relatively stable

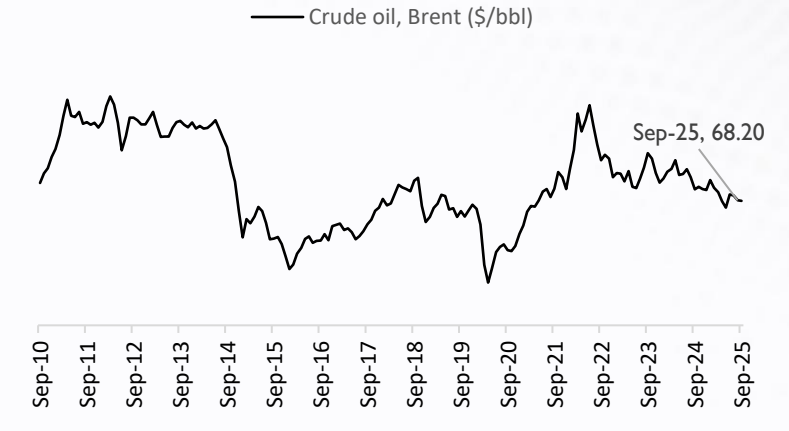
**Global:** Global GDP growth is projected to slow down to 3.2% in 2025 from 3.3% in 2024 on account of new US tariffs which is expected to impact Trade



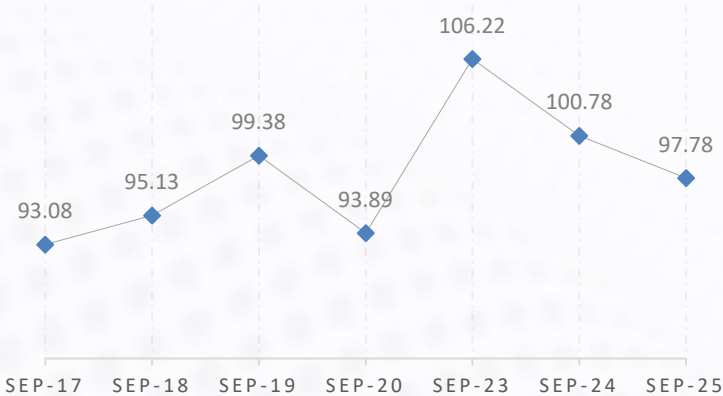
**Global:** Global Inflation is projected to further slow down to 4.2% in 2025 from 5.8% in 2024 and to drop further in 2026 to 3.7%



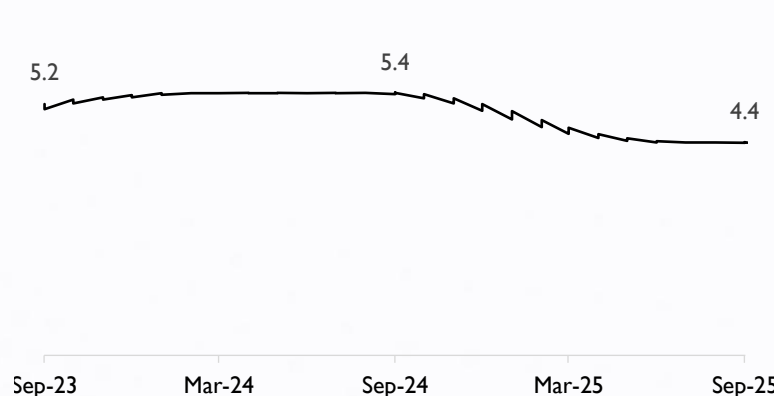
**Global oil prices:** Overall, the YoY trend showed initial incline in the first half then followed by a moderate decrease in the second half



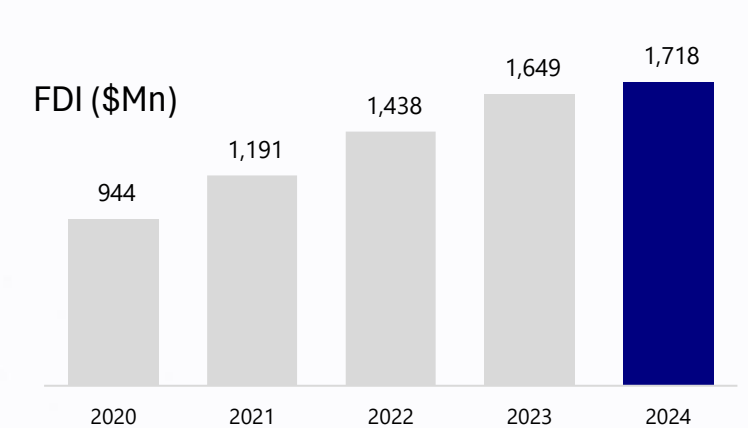
**Global:** the US dollar depreciated by 3% YoY against major Currencies



**Global:** SOFR Continue to trend down, with 6-month SOFR closing Sept 2025 at 4.36% from 5.36% in 2024

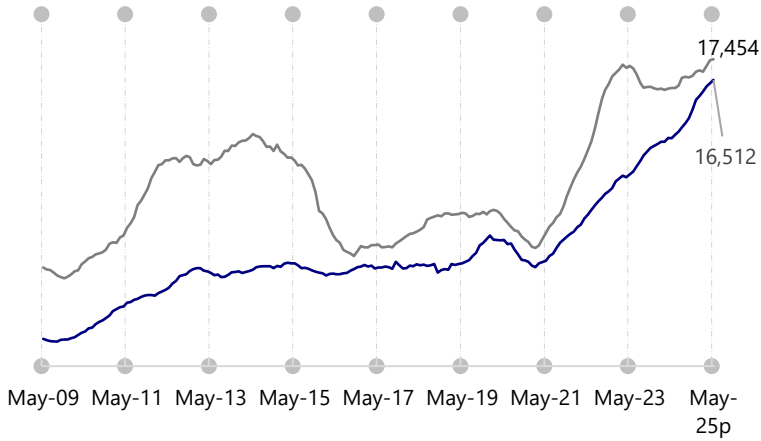


**Tanzania:** Foreign Direct Investment grew 4% YoY to USD 1.7 billion in 2024

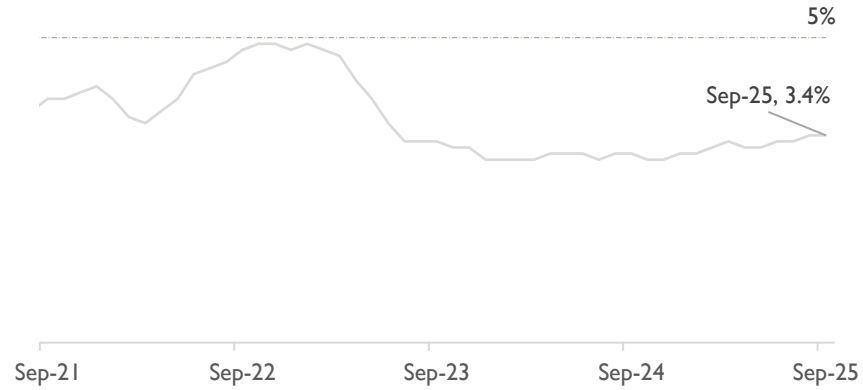


# Operating Environment: Tanzania remains a stable and positive operating environment

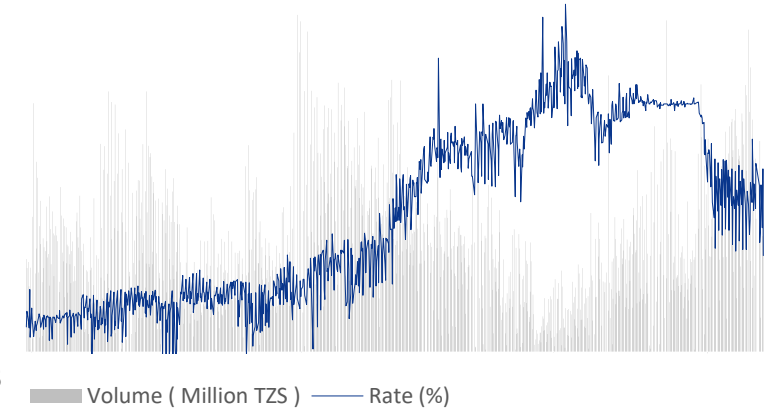
Tanzania: Exports grew by 19%, while Imports increased by 8%.



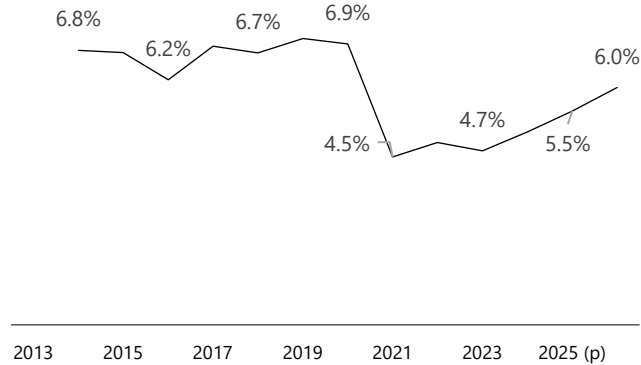
Tanzania: Inflation remains within the medium-term target of 3%. An average of 3.2% in 9 months.



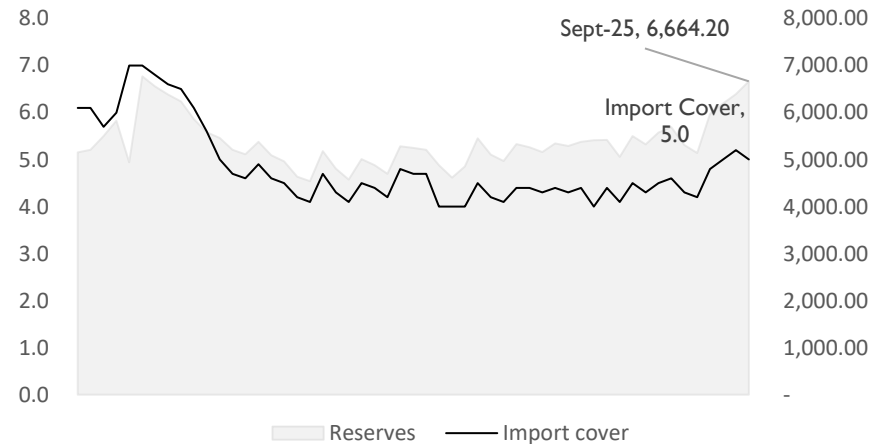
Tanzania: Overall Inter Bank Cash Market rate decreased to 6.93% in Sept 2025 from 8.97% Sept 2024



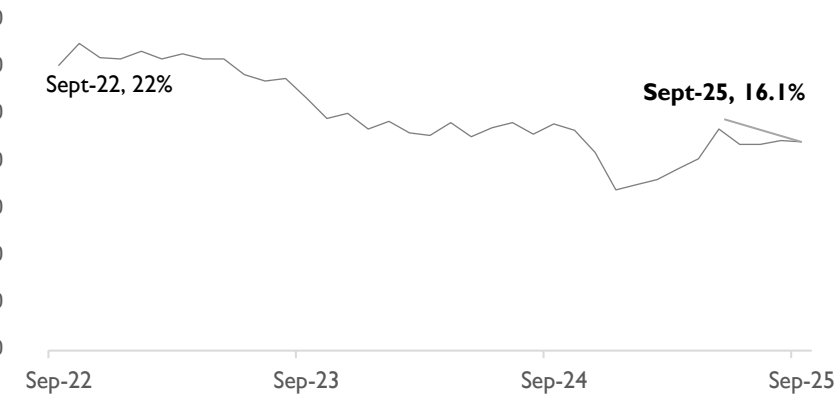
Tanzania: GDP growth (YoY) – 2025 projections - 6%



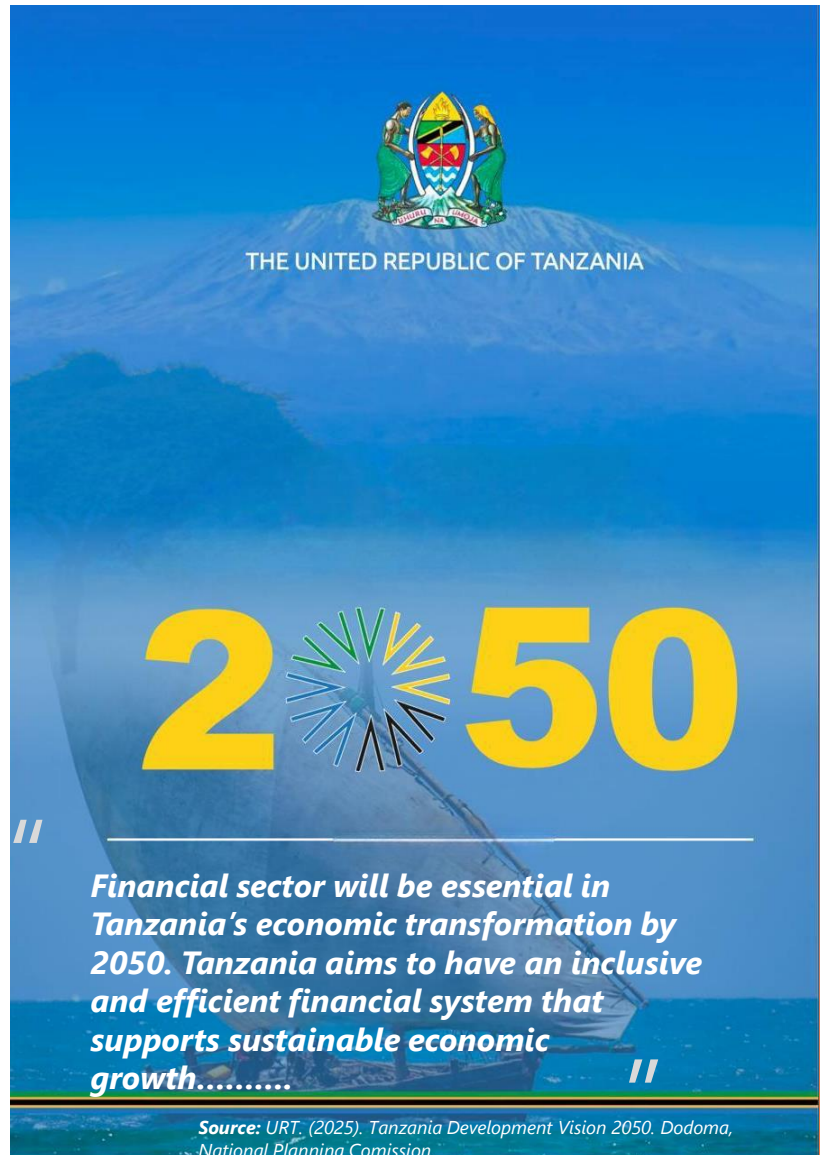
Tanzania: FCY reserves increased from \$5.4B Sept 2024 to \$6.66B in Sept 2025 (5 months of imports)



Tanzania: Strong Private Sector Credit Growth. (16.1% YoY)



# Dira 2050: NMB is well-positioned to benefit from Tanzania's Vision 2050



## Key Drivers



### Integrated Logistics

Establish Tanzania as a regional trade hub by upgrading infrastructure



### Energy

Reliable, affordable and sustainable solutions, advancing industrial growth and enhancing productivity are driven by energy



### Science & Technology

Particularly disruptive technologies, will address local challenges and foster socio-economic transformation



### Research & Technology

Supporting innovation and evidence based policies, driving collaboration between academia, industry and government



### Digital Transformation

Harnessing technology to enhance productivity and efficiency

## Aspirations

### GDP Target

**\$1.0tn**

### Per capita goal

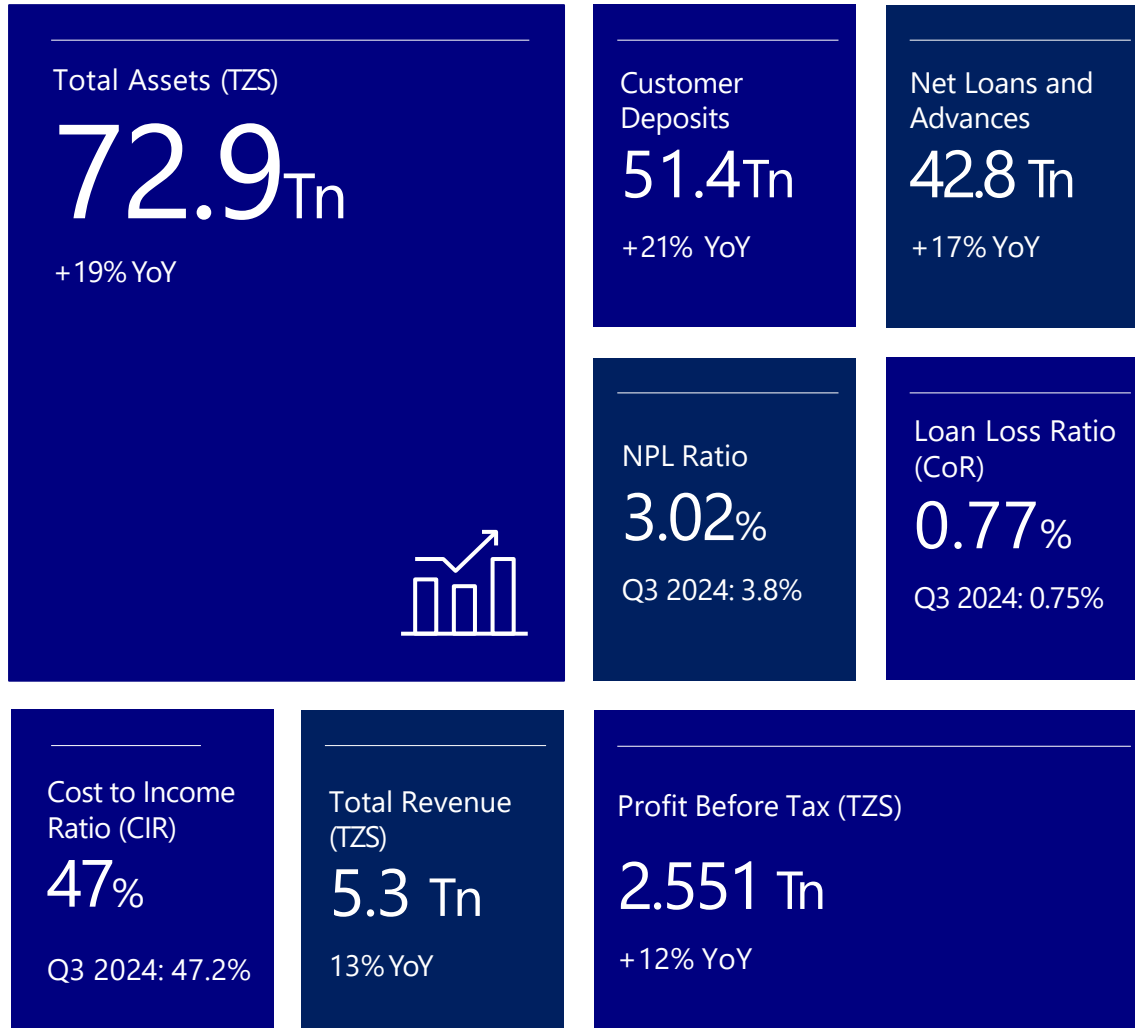
**\$7,000**

### Population by 2050

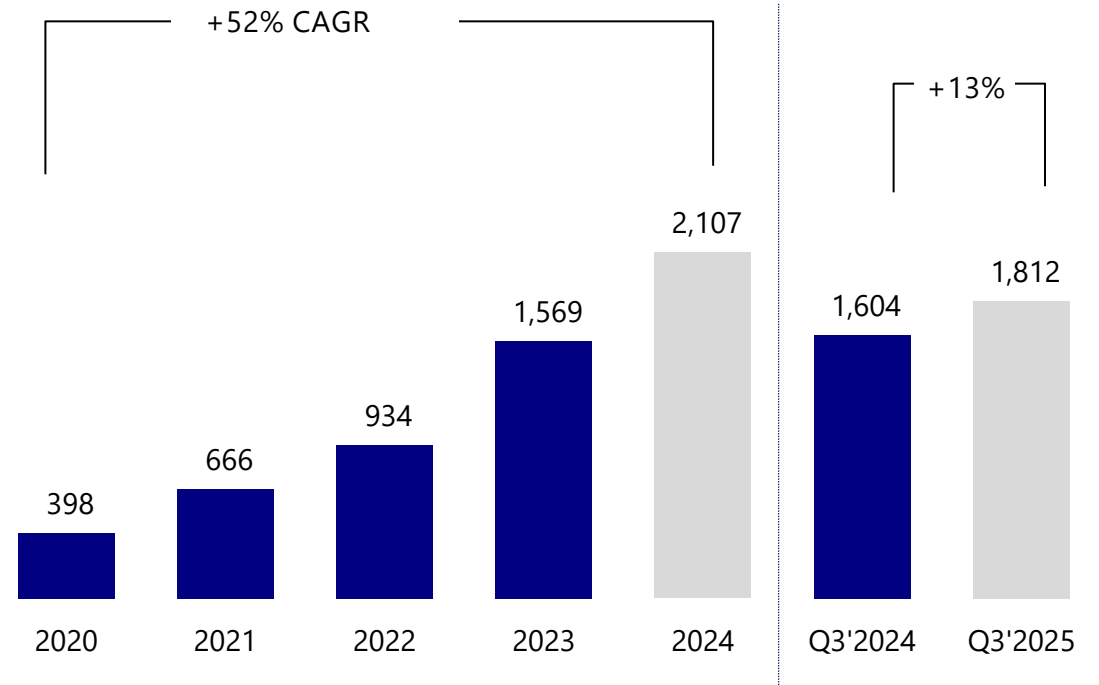
**118 M**

# Tanzania Banking Sector: The sector remains Solid, Sound, and Profitable as of September 2025

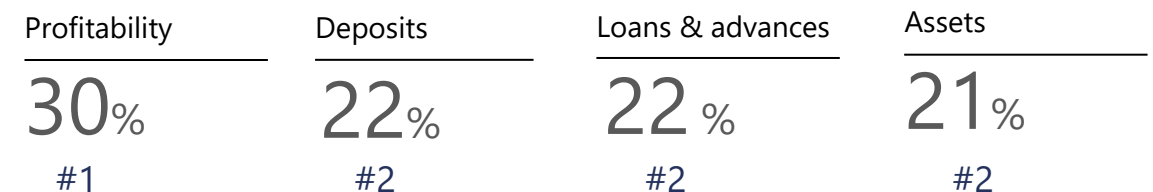
## Banking Sector Overview



## Banking sector profitability Trend



## NMB Market share



Macroeconomic Overview

# NMB Bank PLC Overview

Strategy Update

Sustainability

Financial Performance



**Responsible Growth**  
**Lasting Impact!** ↗

# Overview: The leading bank in Tanzania with a Strong Market Share

15.5Tn

Total Assets (TZS)

9.5Tn

Loans (TZS)

11.1Tn

Customer Deposits (TZS)



9.5Mn+

Customer Accounts

1,339 Bn

Revenue



776 Bn

Profit before tax



243

Total Branches

69,314

Wakala Outlets

714

ATMs

# New Executive Appointments: Effective Q3 2025

NMB Bank PLC



**Ruth Zaipuna**  
Managing Director & CEO



**Juma Kimori**  
Executive Director Finance &  
CFO



**Francis Mittah**  
Director; Strategy and Growth



**Innocent Yonazi**  
Director; Investor Relations,  
Sustainability & Corporate  
Communication

## NMB Stock Performance

Positive investor sentiment towards the Bank's strategic direction and execution discipline, backed by strong fundamentals.



- NMB is the most valued Company & Bank in Tanzania with TZS 4.05 Trillion Market Capitalization.
- The share price rose from an average of TZS 2,340 in 2020 to TZS 8,100 by July 2025, marking a fourfold increase in five years.
- In August 2025, NMB Bank reached an all-time high of TZS 8,500, becoming the largest bank by market cap.

### Regional Ranking in terms of Valuation as of Sept 2025, PLC only

Rank	Company name	Country	Industry	USD \$ Mn
1	Safaricom Plc	Kenya	Telecommunication	8,876.5
2	MTN Uganda Ltd	Uganda	Telecommunication	1,880.9
3	Equity Group Holdings Plc	Kenya	Banking	1,696.4
4	NMB Bank plc	Tanzania	Banking	1,623.7
5	KCB Group Plc	Kenya	Banking	1,410.7
6	East African Breweries Ltd	Kenya	Manufacturing & allied	1,296
7	CRDB Bank Plc	Tanzania	Banking	1,234.4

### 1<sup>st</sup>

Largest Listed  
Bank in Tanzania

### 2<sup>nd</sup>

Largest Listed  
Bank in East Africa

### 4<sup>th</sup>

Largest Listed Company  
East Africa, & Seychelles

### Top 30

Largest Listed companies in  
SSA, excluding South Africa

Macroeconomic Overview

NMB Bank PLC Overview

# Strategy Update

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Financial Performance



Responsible Growth  
**Lasting Impact!** ↗

## Strategy Update: Our current MTP (2021 – 2025) provides a clear growth path for the Bank

### Our 3 strategic priorities:

### What we need to do to deliver on our purpose:

#### Deliver Winning Propositions



- Drive loyalty with **Mass**
- Win in **SME and Agri**
- Deepen Penetration in **Wholesale**

#### Operational Efficiency



- Boost Branch Productivity
- Enhance Credit Risk Management
- Organizational Productivity

#### Innovating for the Future



- Strengthen our **Data, Analytics**
- Enhance IT
- Innovative digital solutions

Transform Customer Experience

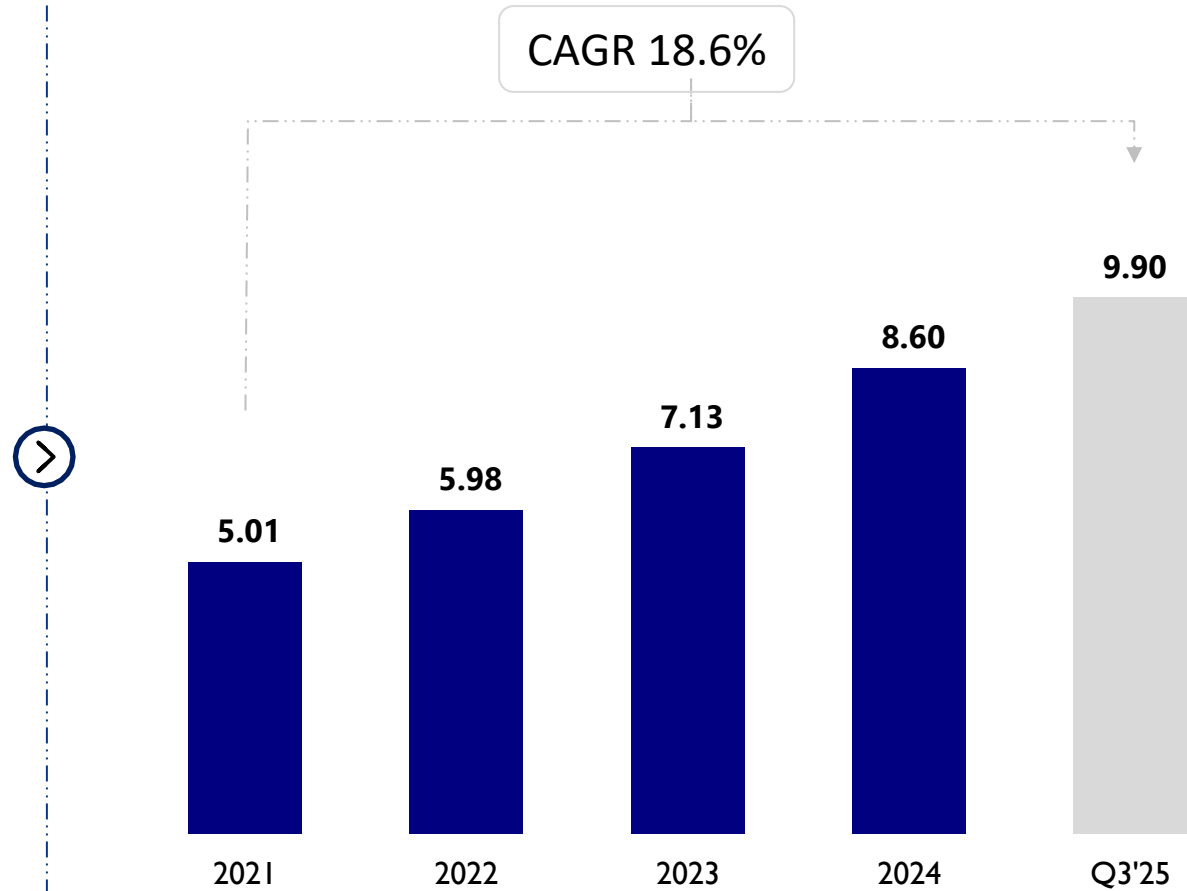


Strategic Intent: To remain the leading bank in Tanzania, delivering sustainable value to our stakeholders

# Solid Progress along our Commitment to; Driving loyalty in Mass and Core Middle Segment (Sept 2025)

<p><b>Customer Acquisition (YTD)</b></p>	<p><b>25.7k +</b> New NMB Kikundi A/C</p>
<p><b>1.3mn +</b> New Customer A/C</p>	<p><b>247.6k</b> New NMB Pesa Account</p>

Customer Accounts Trend (2021- Q3'2025)



# We have successfully scaled up our Presence and Impact in the SME and Agri Segments

## Key Initiatives



Cross-Selling Initiatives



RM Coverage Optimization



Strengthened RM

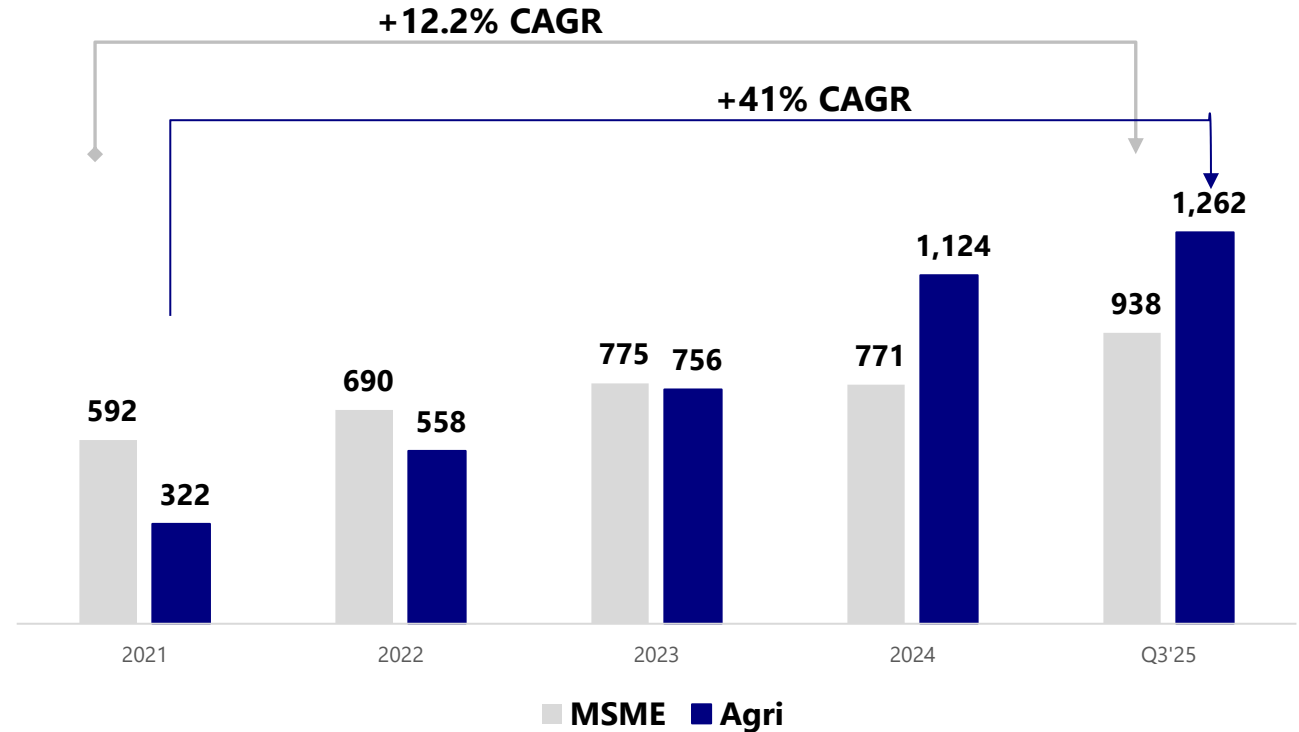


Rural Banking Initiative



Special Agriculture Fund >250 Bn

## MSME and Agri Portfolio Trend (2021-Q3'2025)



# We continue to deepen our penetration in Wholesale

Growing the wallet share and unlocking new businesses by providing tailored solutions



**TZS**

**+602Bn**

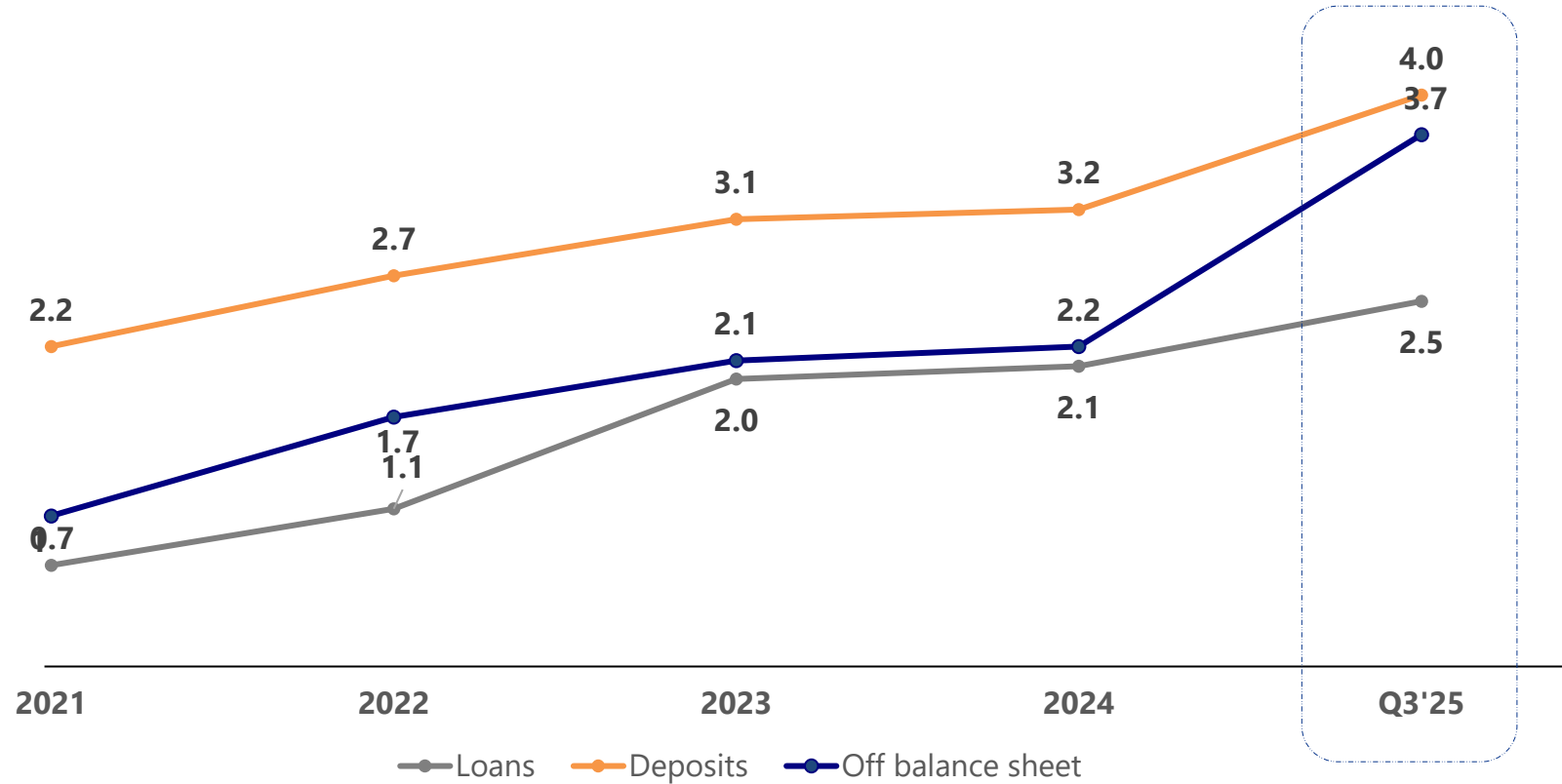
Single Borrower Limit  
2020: TZS 257Bn

**2.7%**

WB NPL Ratio  
2019: 14%

**54%**

LDR  
2019: 54%



**Deposits**  
**TZS 4tn**  
16% CAGR



**Loans**  
**TZS 2.5tn**  
40% CAGR



**Off-Balance Sheet**  
**TZS 3.7tn**  
39% CAGR

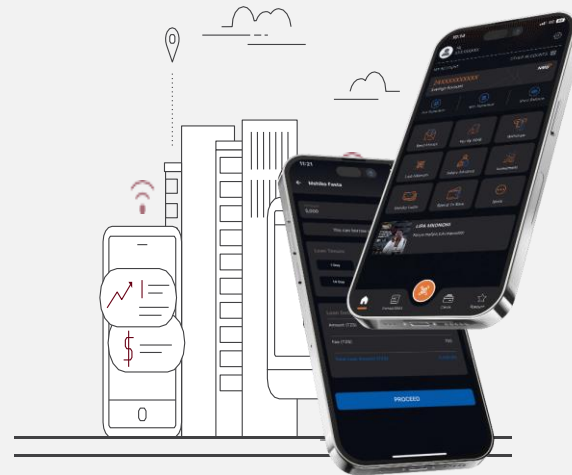


## Digital Transformation:

We continue fostering digital leadership by scaling up innovation in digital products and solutions:



### Technological transformation, underway







- ➔ NMB Mkononi Super App
- ➔ Core Banking System Upgrade
- ➔ Master Data Management (MDM)
- ➔ Revamping Internet Banking
- ➔ Robotics and Automation Systems



# Significant investments in Data Architecture, Capabilities, and Governance:

Tangible progress with Impact on data-driven decisions and enhanced customer experience

Strategic Decision	Discussion	Progress	
<b>Data Strategy</b>	<ul style="list-style-type: none"> <li>Adoption of DAMA Framework - 2.4 maturity level as of 2022 (Target: Level 4)</li> </ul>		<p>The strategic fit for NMB Bank depends on the execution of best data practices.</p>
<b>Governance</b>	<ul style="list-style-type: none"> <li>Data Governance Policy - approved by the Board</li> <li>Organization setup and restructuring i.e., hybrid operating model</li> <li>Data governance frameworks, committee</li> <li>Data management and monitoring</li> <li>Data quality management process</li> <li>Data quality assessment framework</li> <li>Security and privacy regulatory compliance i.e., General Data Protection Regulation (GDPR), and Personal data protection (PDPA)</li> </ul>		
<b>Talent Development</b>	<ul style="list-style-type: none"> <li>Talent acquisition (6 Data scientists and engineers onboarded)</li> <li>Training: 12 staff have been trained in Data Science</li> </ul>		<p>At NMB, we focus on <b>growth, efficiency, and value creation.</b></p>
<b>Systems</b>	<ul style="list-style-type: none"> <li>Upgraded Data warehouse &amp; business intelligence</li> <li>Master Data Management (MDM)</li> <li>Digitized Customer onboarding process</li> <li>International Financial Reporting Standard (IFRS9 ) platform</li> <li>Automated Credit Bureau ( CRB) Reporting Platform.</li> <li>Integration to 3<sup>rd</sup> party data i.e. NIDA</li> </ul>		

# Investment in Our People

We continue investing in our people, driving higher Productivity and Performance



Employee Retention

**97.4%**

2019: 95%

Internal Appointments

**91%**

2019: 47%



Employee Engagement Score (2021)

**80%**

2019: 75%

Training Costs (Sep'25 YTD)

**4.3bn**



Training Hours

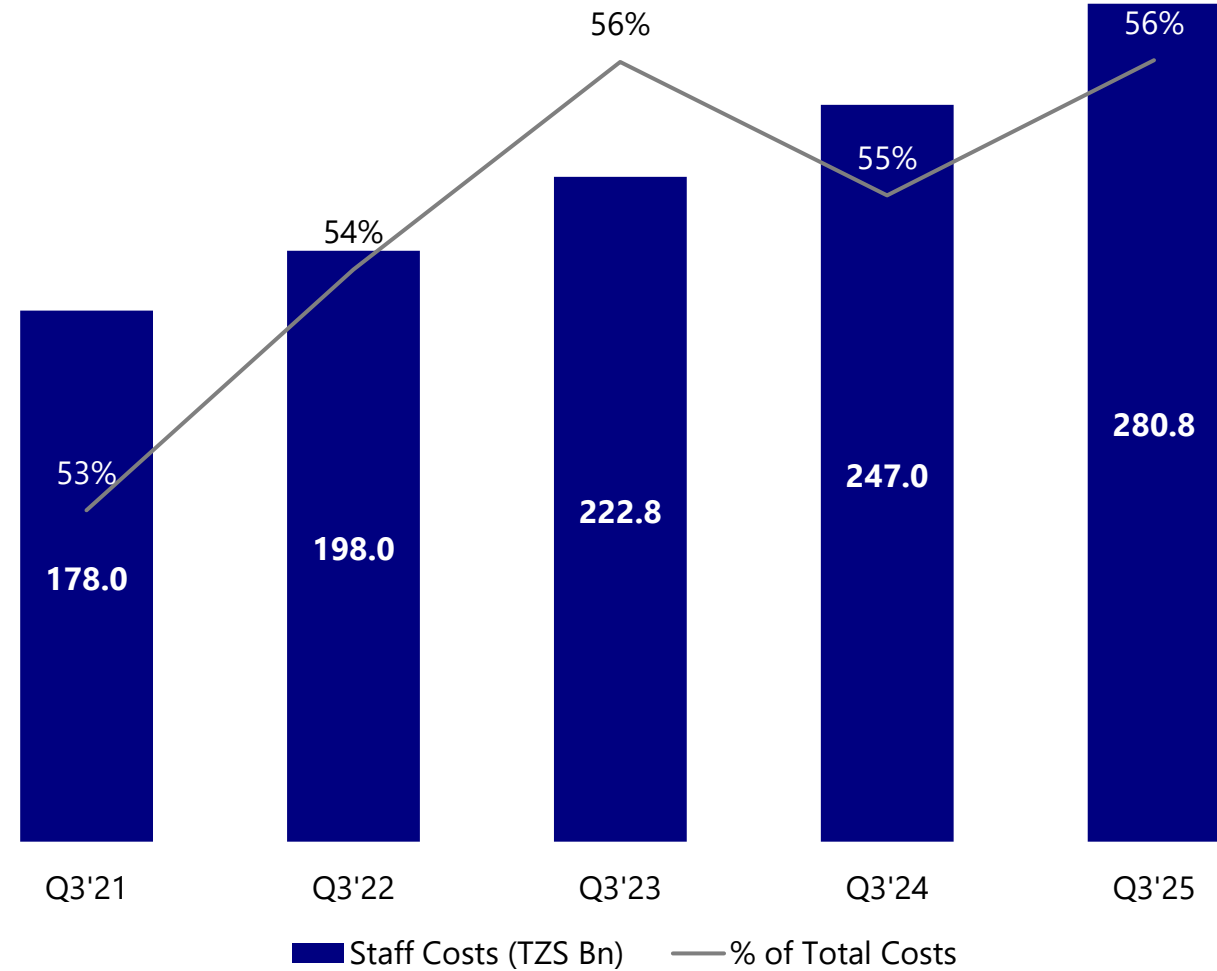
**13,885**



Revenue per FTE

**441**

2019: 209 Mn



## New Medium-Term Plan (2026-2030)

Creating a Bank which is Sustainable, Digital-First, Future-Ready and Customer Centric: The Path to 2030



Vision

To be the preferred financial services partner



Mission

To be the bank of choice, delivering innovative and transformative customer experience that promotes financial inclusion and wellbeing



Aspiration

Delivering delightful experiences

### Business Strategic Initiatives

1. Power Retail with tailored propositions for business segments
2. Evolve to SME ecosystems of Banking
3. Deepen wholesale Share of Wallet with end-to-end value chain solutions
4. Expand beyond today's core business



### Enablers Initiatives

1. Drive CX excellence with customer-centricity culture and improved processes for operational efficiency
2. Technology Evolution to support the business
3. Improve business resilience with prudent ALM practices, improved credit management, and ESG capabilities
4. Future-proof organization with an employee value proposition to remain future-relevant

Macroeconomic Overview

NMB Bank PLC Overview

Strategy Update

# Sustainability

Financial Performance



**Responsible Growth**  
**Lasting Impact!** ↗

# Our Sustainability Strategy: Is based on Our Maternity Assessment

## Climate Risk:

Managing Risks Associated with the Transition to a Net-Zero Economy and Climate Change.

## Financial Inclusion:

Drive the financial inclusion agenda in Tanzania.



Partnerships & Advocacy | Technology & Innovation | Data & Disclosures

## Sustainable Operations:

Operate a responsible business with the highest ethical standards to preserve integrity and trust.

## Sustainable Financing:

Provide inclusive and innovative financial services to drive sustainable economic growth.

# Key Performance Highlights on the Sustainability Agenda

## Sustainable Operations



**16**  
New Robotic and Automation Systems

**229 Kwp/y**  
Energy Generated from Renewable Sources (Solar)

**100%**  
Facilities with LED lights

**97%**  
Staff Retention Ratio



## Sustainable Finance



**400 TZS Billion**  
Amount Disbursed

**938 TZS Billion**  
MSME Financing



## Climate Risk



**1.13 Million**  
tCO2e Carbon Emissions

**1.4 Million**  
Trees planted



## Financial Inclusion



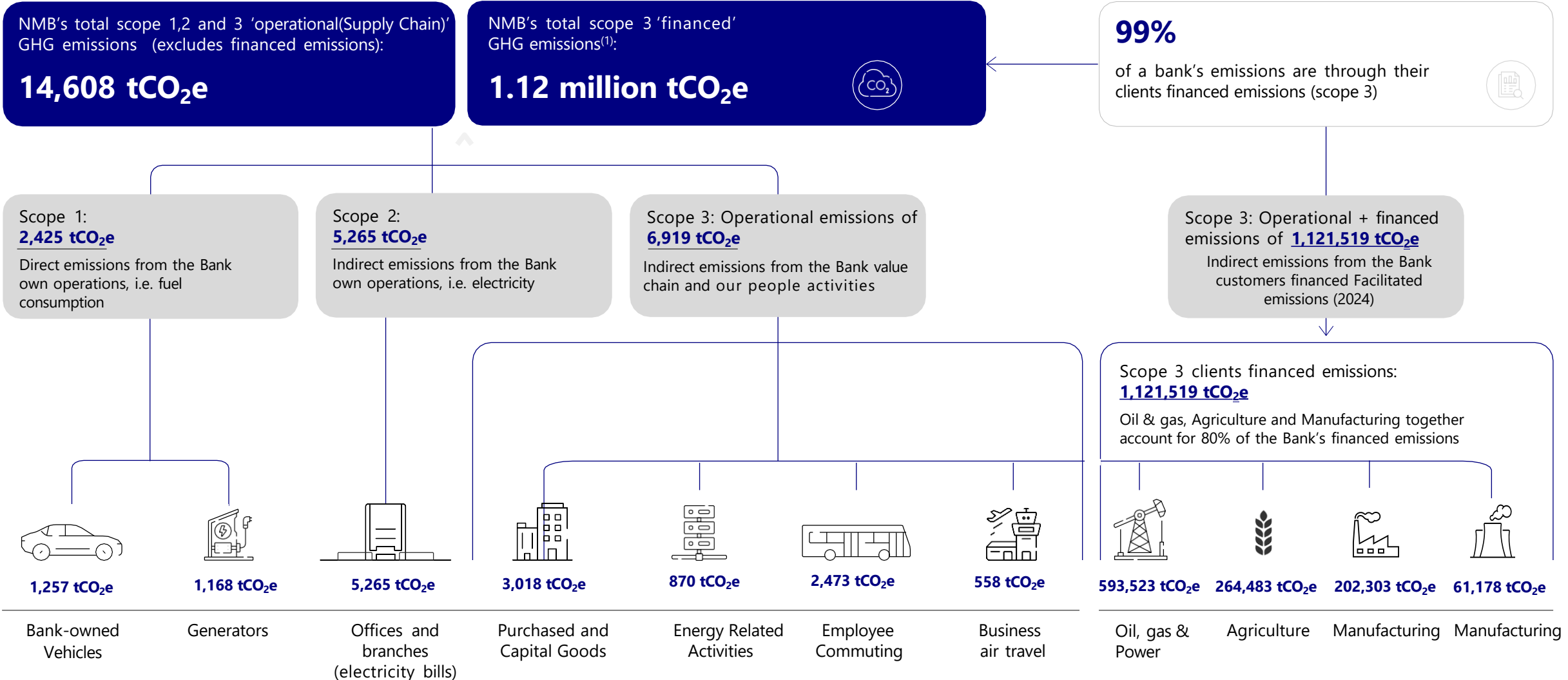
**1,327,011**  
NTB Customer Accounts

**145,000**  
Spend2Save Subscribers

**+193,000**  
Mshiko faster Users



# Leading with Transparency: Positioning NMB as a Market Leader in Climate-Aligned Finance to Accelerate Sustainable Finance Integration



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Sustainability

# Financial Performance



Responsible Growth  
**Lasting Impact!** ↗

# Performance Overview

Robust revenue generation and risk discipline drive record 9M 2025 net profit

## Our Performance

Total Assets

TZS  
Bn **15,471**

Total Revenue

TZS  
Bn **1,339**

Loans & Advances

TZS  
Bn **9,538**

Profit Before Tax

TZS  
Bn **776**

Total Deposits

TZS  
Bn **11,050**

Net Profit After Tax

TZS  
Bn **543**

Loan-to-Deposit Ratio

**89%**

Cost-to-Income Ratio

**38%**

Capital Adequacy Ratio

**23.08%**

Loan Loss Ratio

**0.9%**

NPL Ratio

**2.7%**

Return On Equity

**26%**

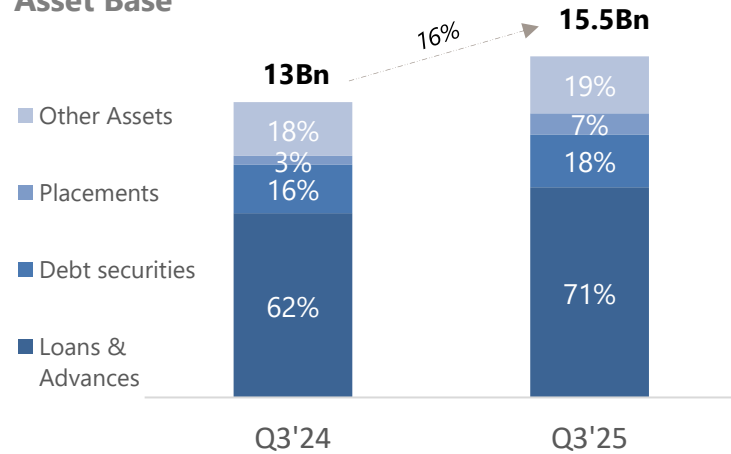
## Key Highlights

- The bank reported a net profit of **TZS 543 billion** in Q3 2025, a **14%** year-over-year increase, driven by strong growth in both net interest and non-interest income, supported by its diverse portfolio in wholesale and retail banking.
- Loan growth of **14% YoY**, reflecting high demand for credit across wholesale, personal banking, and trade finance sectors.
- Customer deposits surged by **20% to TZS 11 trillion**, with Current and Savings Account (CASA) deposits making up over 85%, highlighting strong liquidity and customer trust.
- The non-performing loan (NPL) ratio improved to **2.7%** from **3.02%** in Q3 2024, with a coverage ratio of **102%** and a cost of risk at **0.9%**.
- The bank has effectively managed risk while also advancing digital transformation initiatives to enhance customer experience.
- A Cost-to-Income Ratio (CIR) of **38%** was achieved amidst continued investments in human capital and digital solutions, demonstrating operational efficiency and supporting future growth.

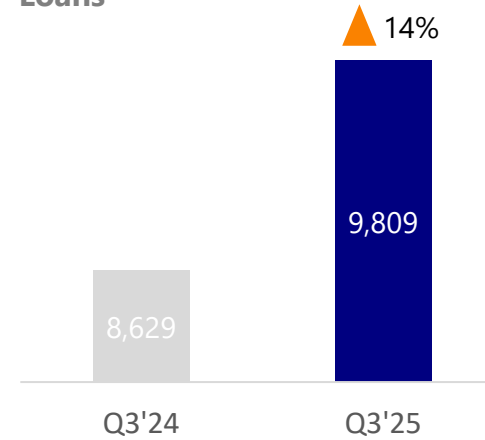
# Balance Sheet Fundamentals Remain Robust, Underpinned by a Strong Liquidity Position

## Balance Sheet

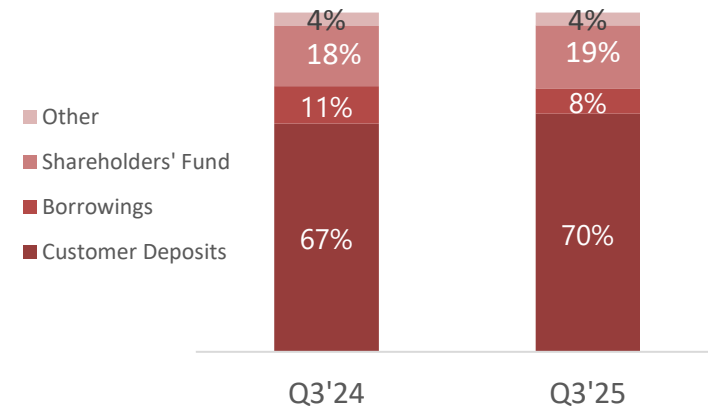
### Asset Base



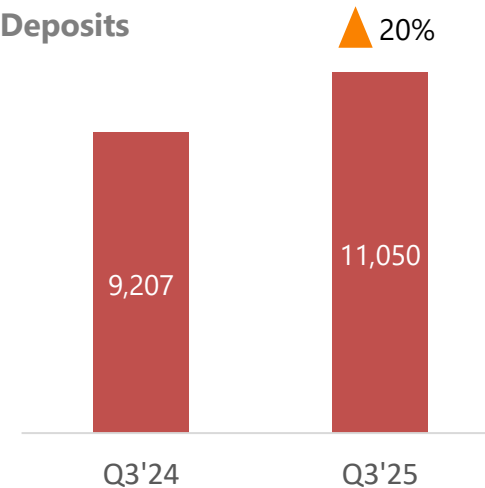
### Loans



### Funding Base



### Deposits



Capital Adequacy Ratio

**23.08%**

23.27%

Q3'24

23.08%

Q3'25

NPL Ratio

**2.7%**

Q3'24: 3.02%

LAR Ratio

**28.7%**

Q3'24: 34.8%

NPL Coverage

**102%**

Q3'24: 106%

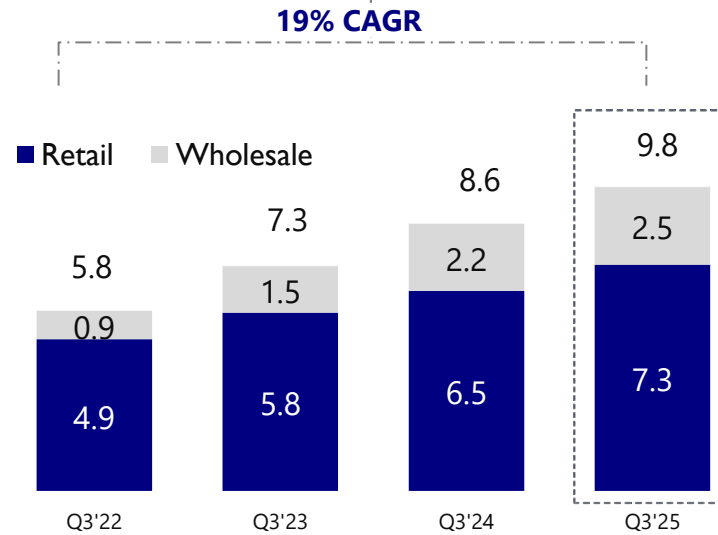
Loan-To-Deposit Ratio

**89%**

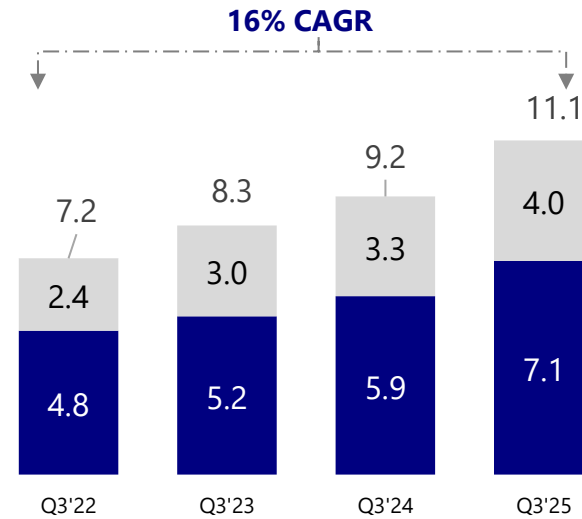
Q3'24: 94%

# Broad-based loan growth of 14% driven by Retail and Wholesale Banking

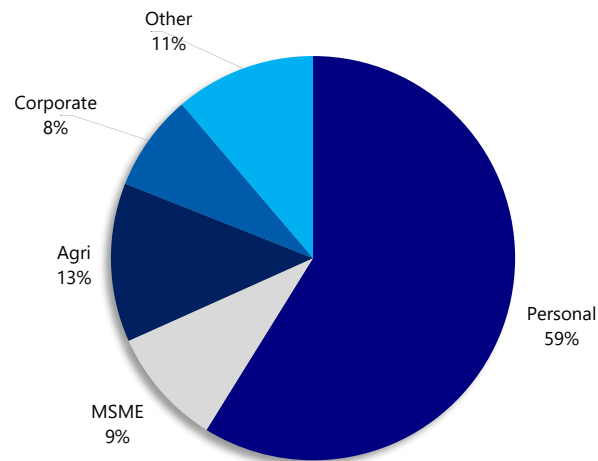
Gross loans (TZS tn)



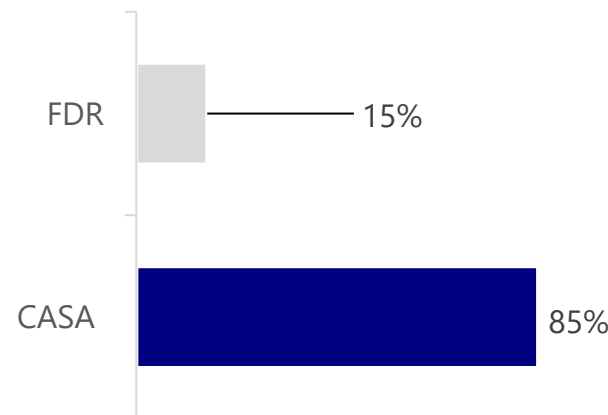
Customer Deposits (TZS tn)



Portfolio Diversification



CASA deposits (%)



## Key Highlights

- The loan book achieved impressive growth of 14%YoY, fueled by robust credit demand in the economy.
- The wholesale loan book increased by 15% year on year,
- Retail loans demonstrated a strong performance, surging 13%.
- Total customer deposits rose by 20% YoY, reaching TZS 11.1 trillion, driven predominantly by the expansion of Retail Banking deposits.

**853 bn**  
Retail Loan Growth (TZS)

**337 bn**  
Wholesale Loans Growth (TZS)

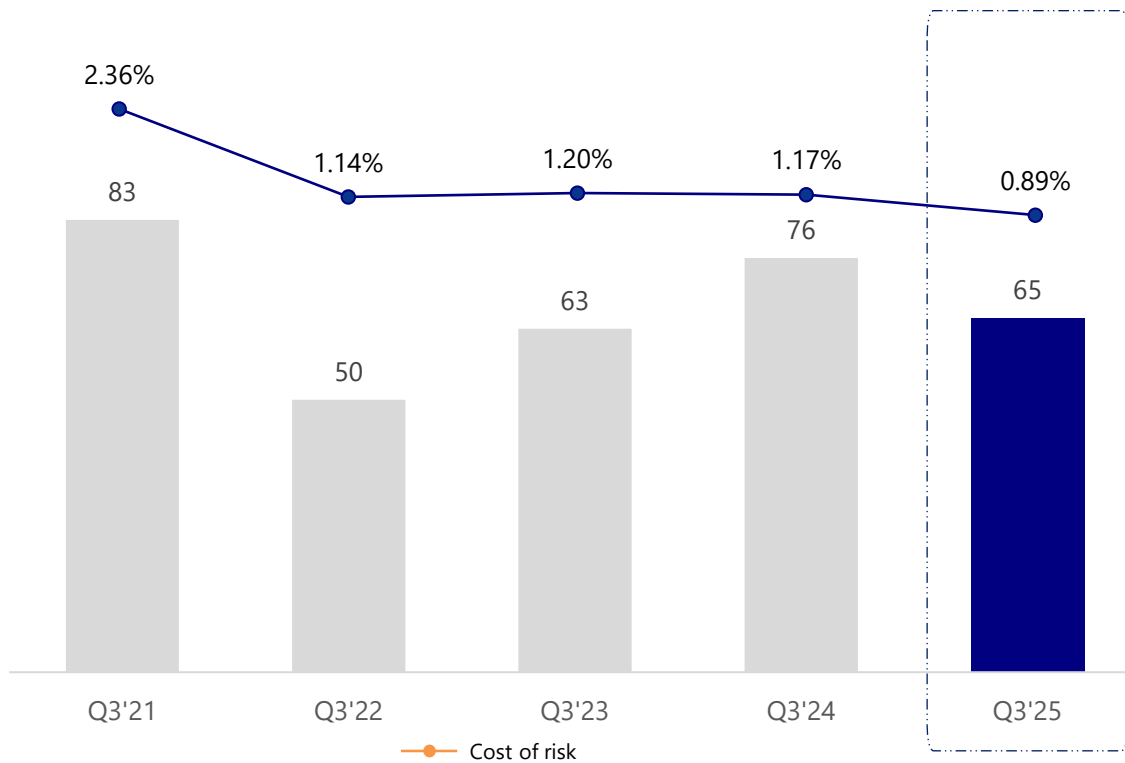
# Asset Quality

Cost of risk remains well within the guidance of <200bps, while an NPL ratio of 2.7%

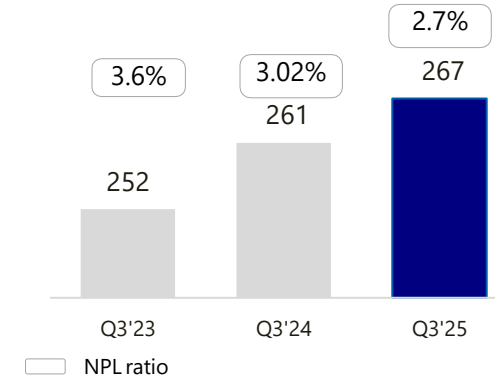
## Cost of risk

Q3'25 cost of risk was 89 bps, remaining within guidance of <200 bps.

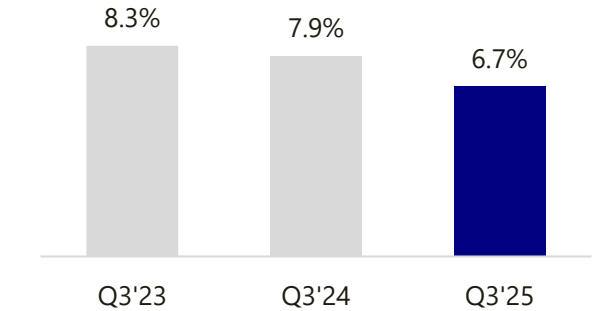
The NPL ratio remained relatively stable at 2.7% in Q3'25 compared to 3.02% in the prior year



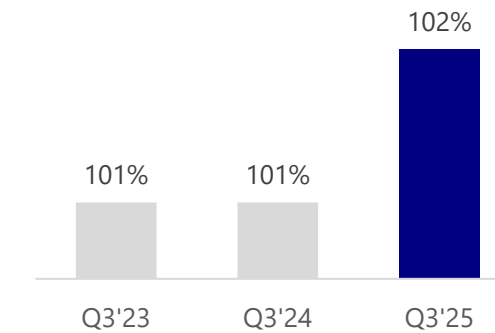
## Non-performing loans (TZS Bn) and NPL ratio (%)



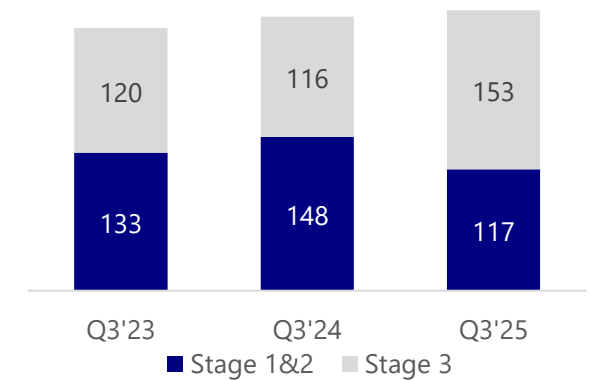
## PAR at the end of Quarter (%)



## Provision coverage ratio

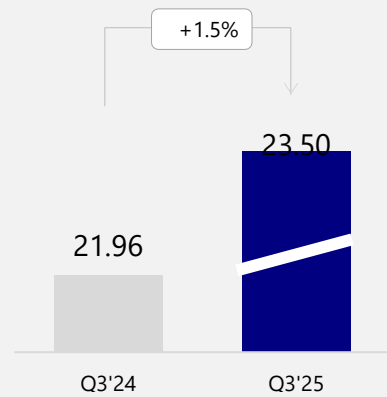


## ECL by stage (TZS Bn)



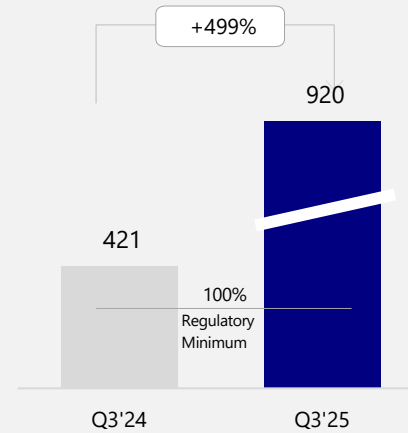
# Strong Capital and Liquidity Position

## Core Capital Ratio (%)



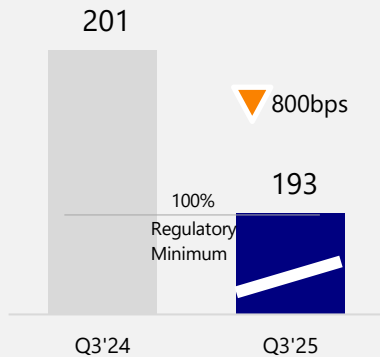
*"Strong capital position well above the regulatory requirement of 12.5%"*

## Liquidity Coverage Ratio (%)



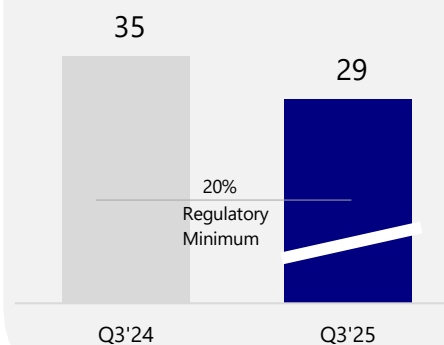
*"Strengthened liquidity buffer and a robust surplus over the 100% regulatory threshold"*

## Net Stable Funding Ratio (%)



*"Strong long-term funding position, maintaining an NSFR of 193%, above the regulatory minimum ratio of 100%"*

## Liquid Asset Ratio (%)



*"Strong liquidity position well above the regulatory requirement of 20%"*

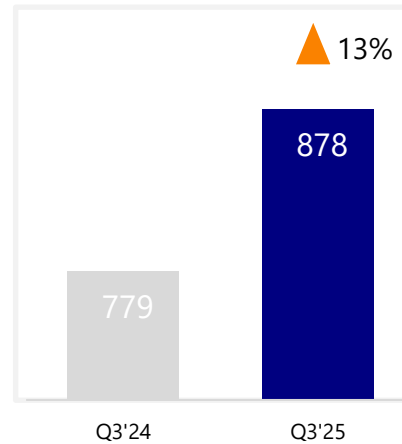
## Highlights

- Strong capital position provides sufficient headroom to support clients and absorb regulatory changes.
- We remain committed to maintaining a sound capital position to comply with Regulatory requirements and to support sustainable business growth.

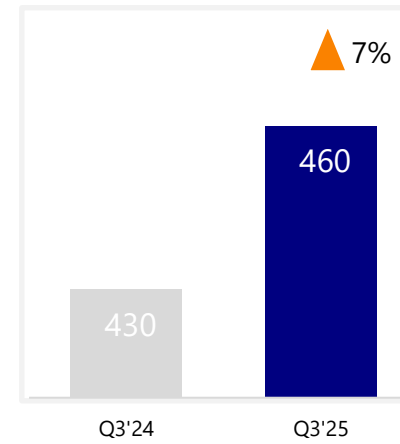
# Q3 2025 net profit before tax +15% YoY, delivering ROE of 26%; driven by strong operating income and significantly lower impairment charge

## INCOME STATEMENT (TZS Bn)

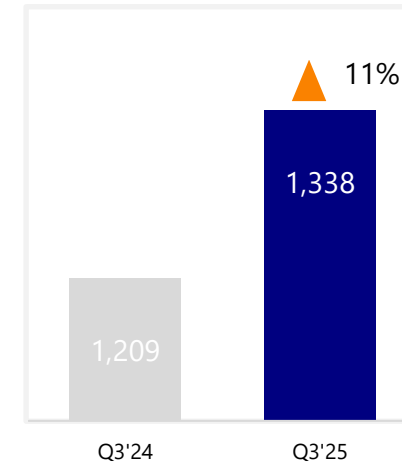
Net Interest Income



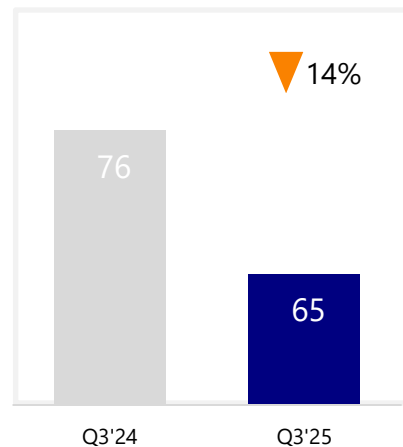
Non-Interest Income



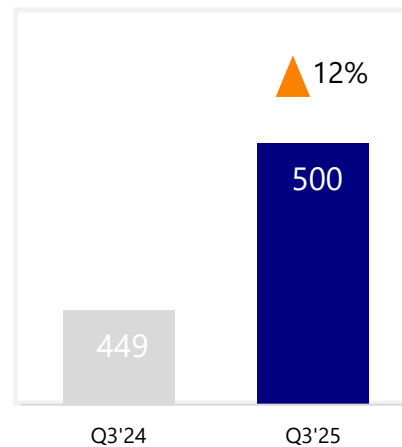
Total Income



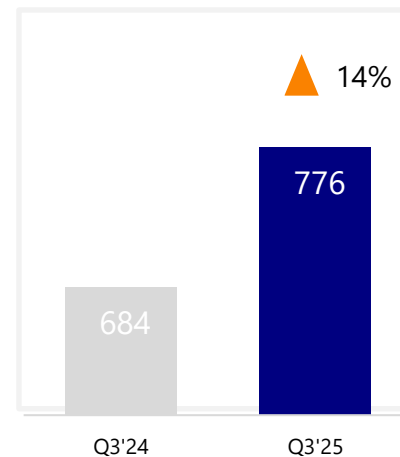
Impairment Charge



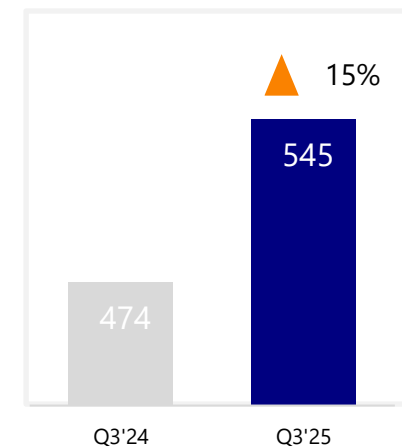
Operational Expenditure



Profit before tax



Profit after tax



### Highlights

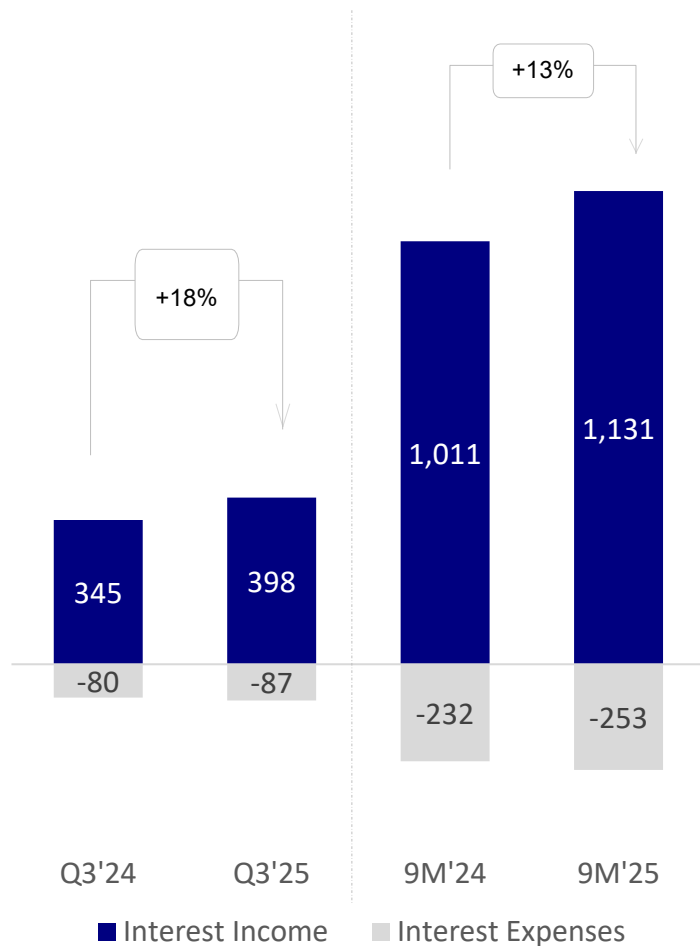
RAA  
**5%**  
Q3'24: 5%

CIR  
**38%**  
Q3'24: 37%

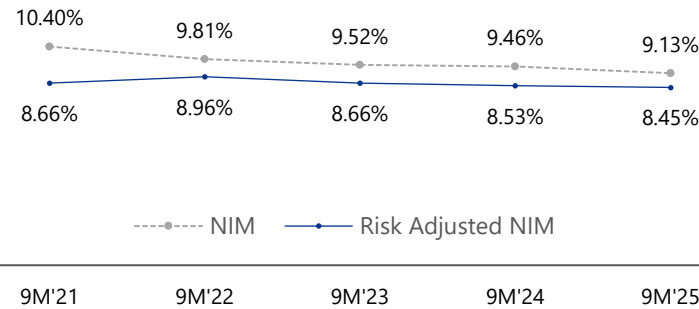
ROE  
**26%**  
Q3'24: 28%

# Stable risk-adjusted NIM on increased lending to high-quality, low-risk credit counterparties

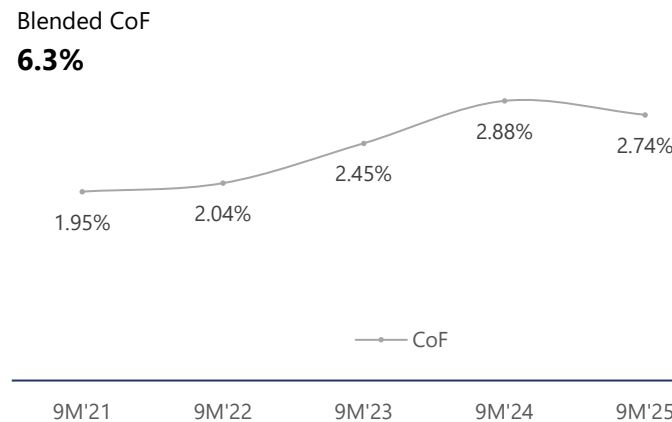
Net interest income (TZSbn)



NIM and risk-adjusted NIM (%)



Cost of Funds (%)



Cost of Fund = Interest Expenses / Interest-bearing liabilities \*100

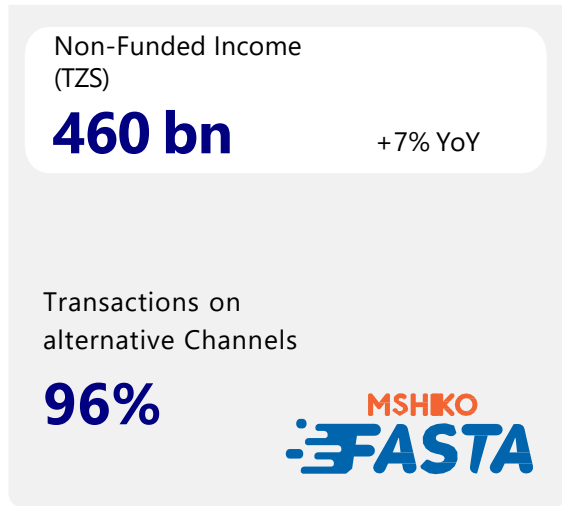
## Key Highlights

- Interest income +12% YoY to TZS 1,131 billion, driven by strong loan disbursements owing to increased credit demand in the market.
- Net Interest income increased by 13% to TZS 879 billion YoY on account of a 12% growth in Interest income, partially offset by a 9% increase in Interest expenses.
- The Bank achieved net loan growth of TZS 1.2 tn over the last 12 months; Q3'25 NIM compression was due to increased exposure to high-quality, low-risk credit counterparties.
- Risk-adjusted NIM has slightly improved by 8 bp YoY to 8.45%, supported by a 14-bp improvement in the cost of funds.

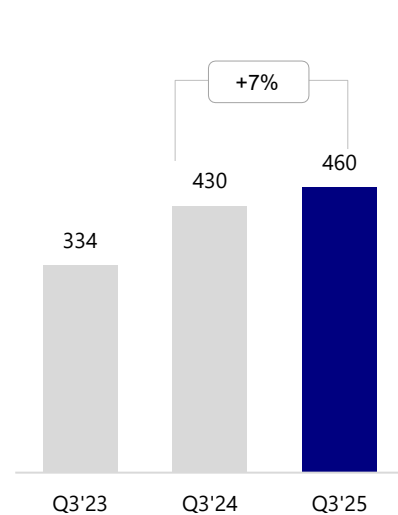
NIM	Blended CoF	NII Growth
<b>9.13%</b>	<b>6.3%</b>	<b>13%</b>
Q3'24: 9.46%	Q3'24: 5.09%	Q3'24: 13%

# Strong NFI growth with a discipline cost optimization strategy resulted in a strong CIR of 38%

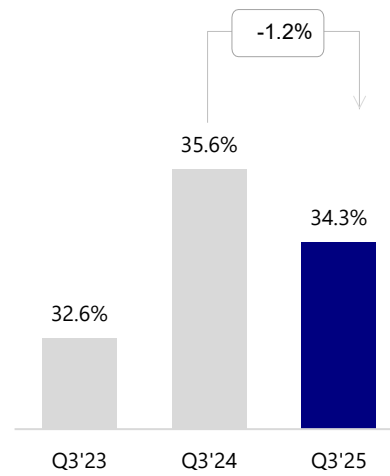
## Non-Funded Income (TZS bn)



## Non-Funded Income trend



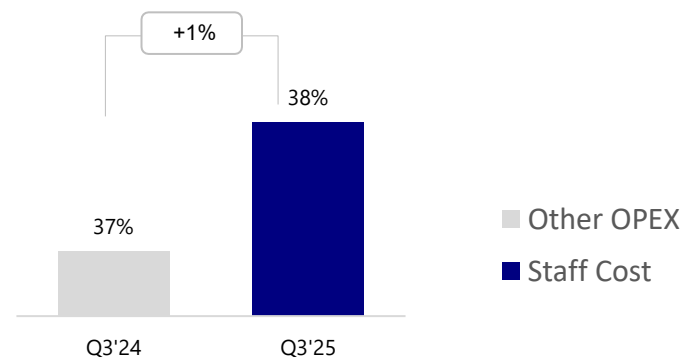
## Non-Funded Income Ratio (%)



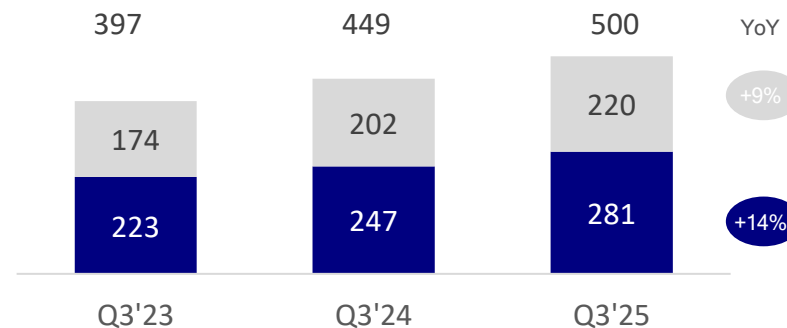
## NFI Key Highlights

- Non-interest income increased 7% YoY, primarily supported by increases in revenue from alternative channels such as Mkononi, Micro lending income, and Agency banking.
- Cost-to-income ratio was 38% in Q3'25. The Bank maintained prudent cost management, while continuing to invest in people, technology, regulatory requirements, and compliance to drive growth.

## Cost to Income Ratio (%)



## Operating Expenses (TZS bn)



# Q&A



Responsible Growth  
**Lasting Impact!** 

# Appendix

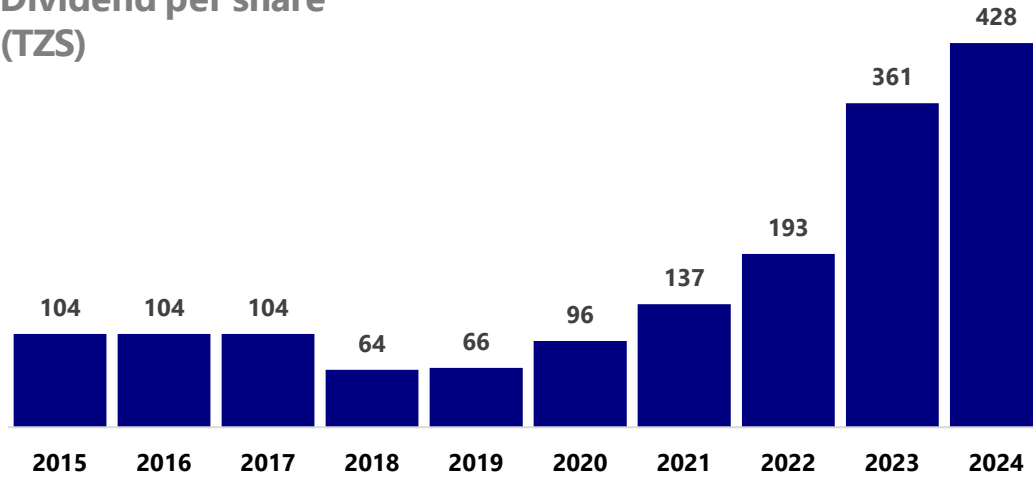


Responsible Growth  
**Lasting Impact!** ↗

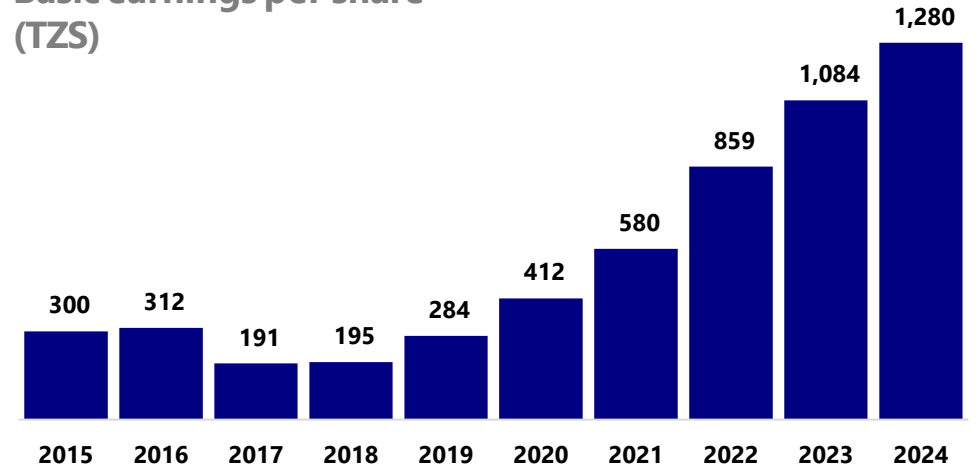


## Our 10-year Journey

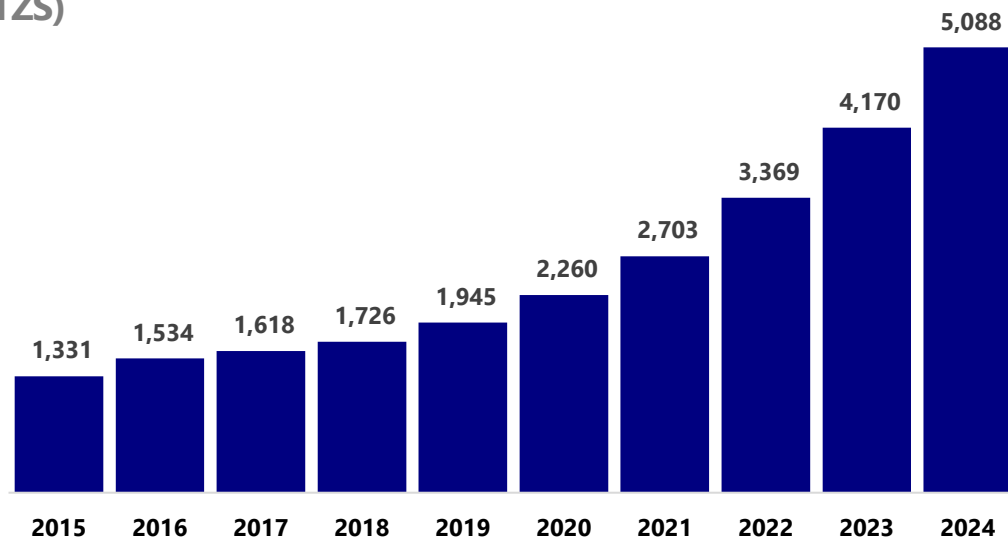
Dividend per share  
(TZS)



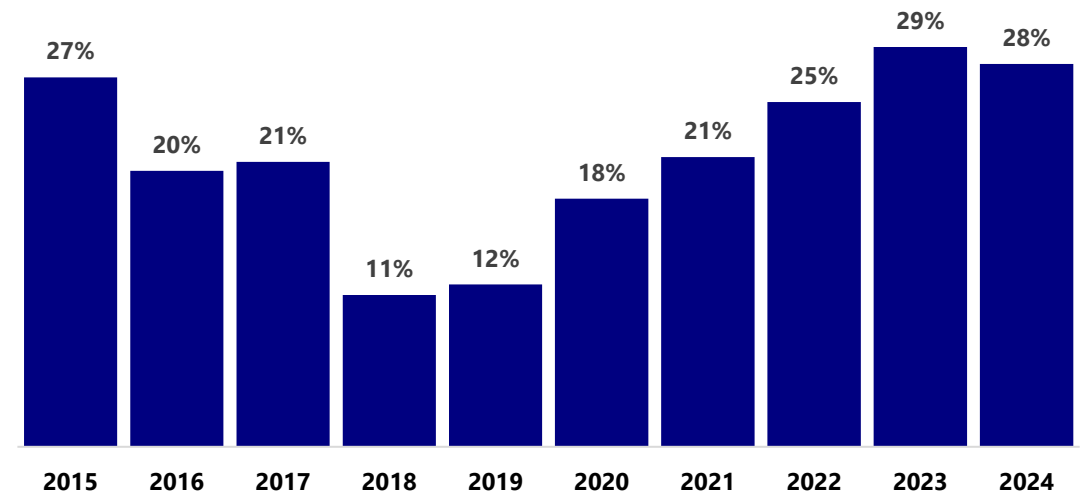
Basic earnings per share  
(TZS)



Book value per share  
(TZS)



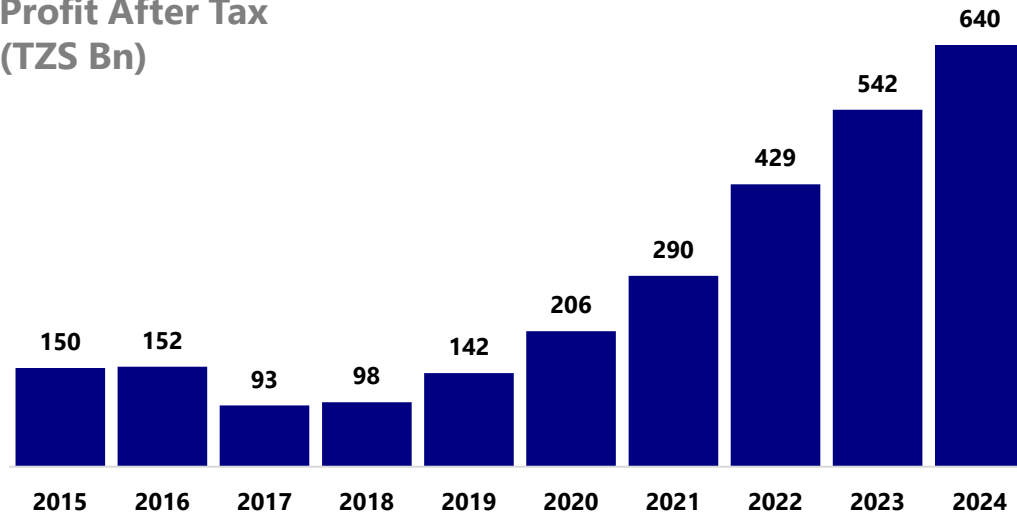
Return on average equity  
(%)



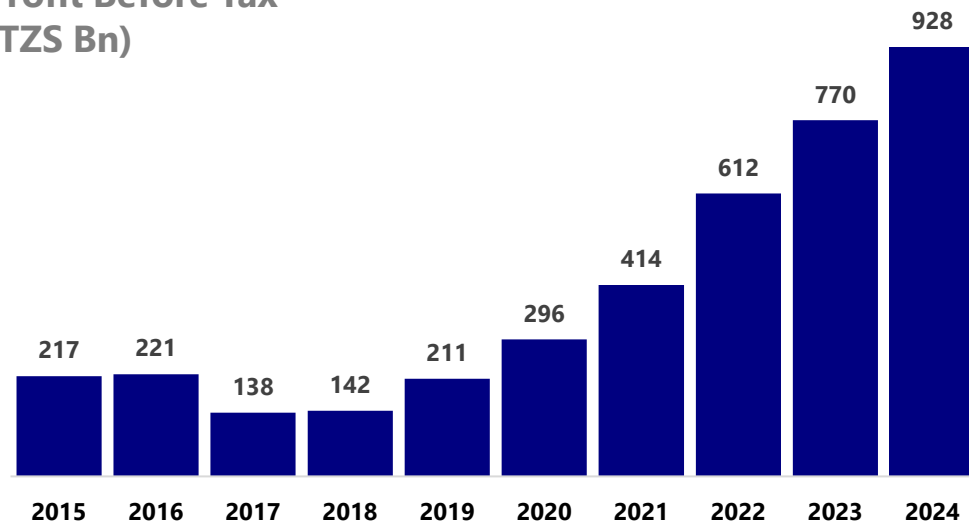


## Our 10-year Journey (Continued)

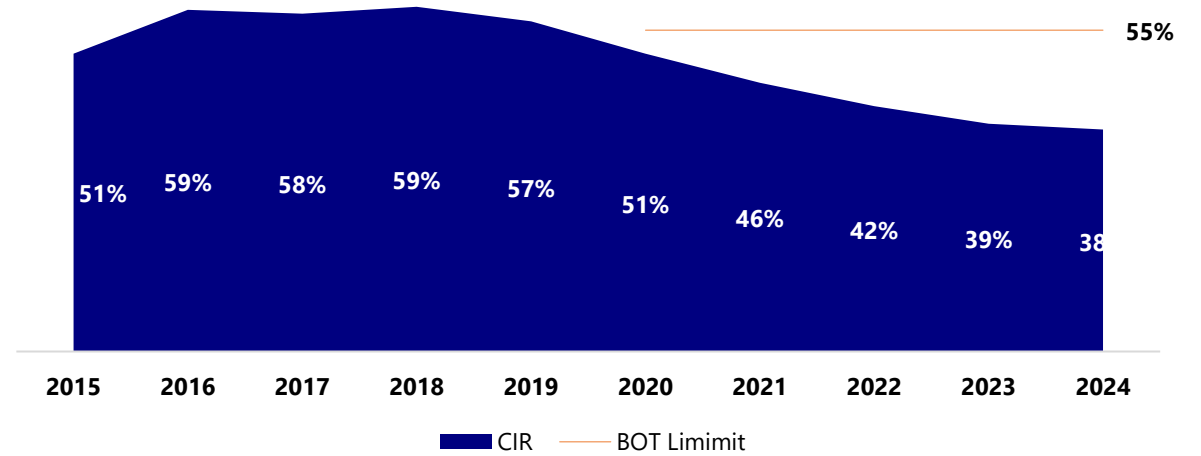
Profit After Tax  
(TZS Bn)



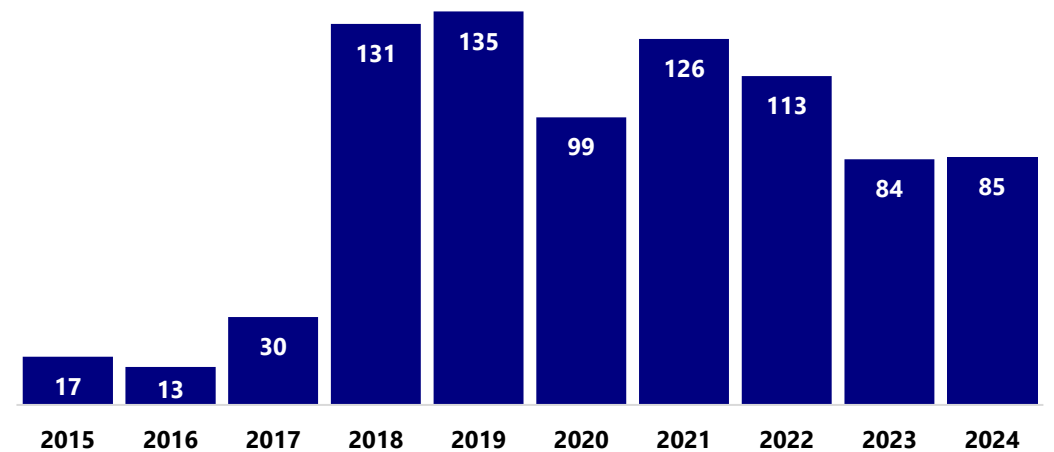
Profit Before Tax  
(TZS Bn)



Cost to income ratio  
(%)



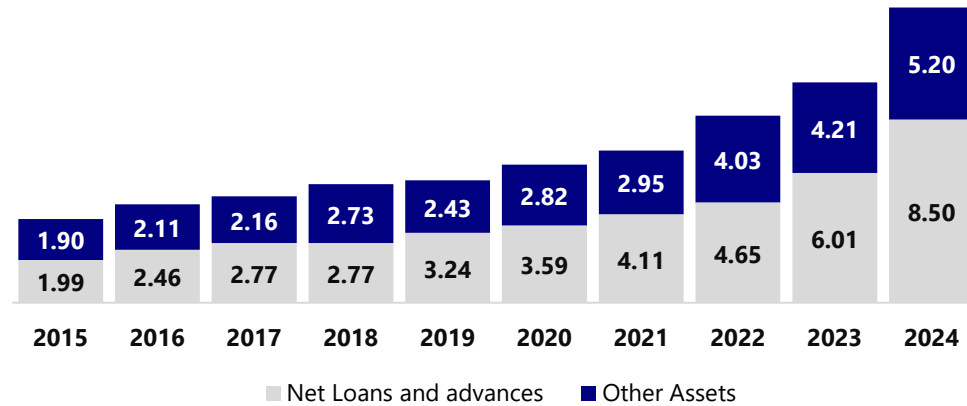
Impairment Provision  
(TZS Bn)



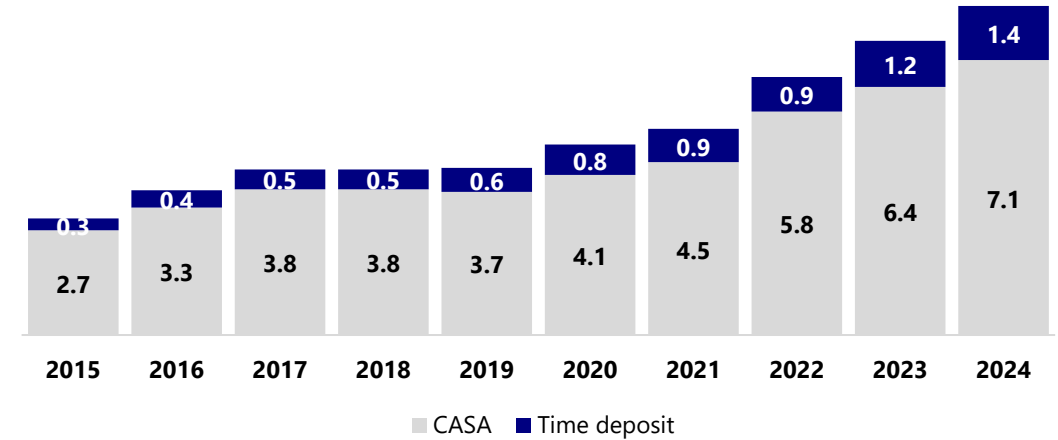


## Our 10-year Journey (Continued)

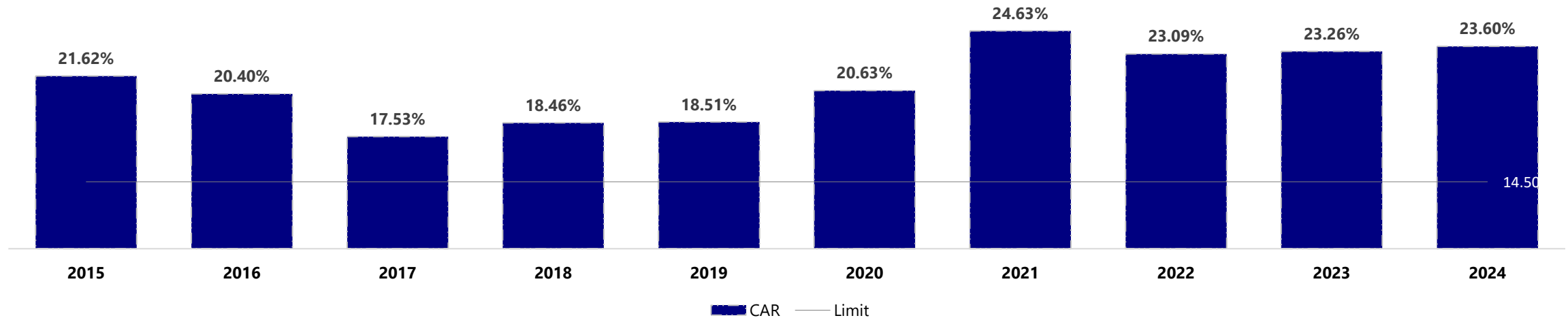
Total assets and net loans and advances  
(TZS Trillion)



Customer deposits and CASA  
(TZS billion)



Capital adequacy ratio (%)



# Forward-Looking Statements

From time to time, we make written or oral forward-looking statements with respect to NMB Bank plc's Financial performance, Economic and business outlook, Management discussion, individual business reports together with Support Functions updates. Generally, forward-looking statements are not based on historical facts but instead represent NMB Bank Plc's and its management's beliefs regarding future events. Statements that are not historical facts, including statements about NMB's beliefs and expectations, are forward-looking statements. Words such as "believe", "expect", "anticipate", "intend", "estimate", "forecast", "target", "predict", "commit", "ambition", "goal", "seeks", "strive", "potential", "project", "objective", "Plan", "reasonably possible", and other similar expressions or future or conditional verbs such as "will", "may", "should", "would" and "could" and or the negative thereof, other variations thereon or similar expressions are intended to identify forward-looking statements. By their nature, these statements require us to make assumptions which are subjected to inherent risks and uncertainties that may be general or specific. These statements are based on current plans, information, data, estimates and projections, and therefore undue reliance should not be placed on them.

A variety of factors, many of which are beyond our control, affect our operations, performance, and results, and could cause actual results to differ materially from the expectations expressed in any of our forward-looking statements. These factors include: inflationary pressures; global supply-chain disruptions; geopolitical risk, including from the war in Ukraine and conflict in the Middle East; the occurrence, continuance, or intensification of public health emergencies, such as the impact of post-pandemic hybrid work arrangements, and any related government policies and actions; credit, market, liquidity, strategic, insurance, operational, reputation, conduct, legal, regulatory, and environmental risk; currency value and interest rate fluctuations, including as a result of market volatility; the effectiveness and adequacy of our risk management and valuation models and processes; legislative or regulatory developments in the jurisdictions where we operate; exposure to, and the resolution of, significant litigation or regulatory matters; our ability to successfully appeal adverse outcomes of such matters and the timing, determination, and recovery of amounts related to such matters.

Other factors include: the effect of changes to accounting standards, rules, and interpretations; changes in our estimates of reserves and allowances; changes in tax laws; changes to our credit ratings; political conditions and developments, including changes relating to economic or trade matters;

the possible effect on our business of international conflicts, such as the war in Ukraine and conflict in the Middle East, and terrorism; natural disasters, disruptions to public infrastructure, and other catastrophic events; reliance on third parties to provide components of our business infrastructure; potential disruptions to our information technology systems and services; increasing cybersecurity risks, which may include theft or disclosure of assets, unauthorized access to sensitive information, or operational disruption; social media risk; losses incurred as a result of internal or external fraud; anti-money laundering; the accuracy and completeness of information provided to us concerning clients and counterparties; the failure of third parties to comply with their obligations to us and our affiliates or associates; intensifying competition from established competitors and new entrants in the financial services industry, including through internet and mobile banking; technological change, including the use of data and artificial intelligence in our business; global capital market activity; changes in monetary and economic policy; general business and economic conditions worldwide, as well as in Tanzania; climate change and other ESG-related risks, including our ability to implement various sustainability-related initiatives internally and with our clients under expected time frames and our ability to scale our sustainable finance products and services; our success in developing and introducing new products and services, expanding existing distribution channels, developing new distribution channels, and realizing increased revenue from these channels; changes in client spending and saving habits; our ability to attract and retain key employees and executives; our ability to successfully execute our strategies and complete and integrate acquisitions and joint ventures; the risk that expected benefits of an acquisition, merger, or divestiture will not be realized within the expected time frame or at all; and our ability to anticipate and manage the risks associated with these factors.

Any forward-looking statements contained in this Investor Presentation represent the views of management only as of the date hereof and are presented for the purpose of assisting our shareholders and financial analysts in understanding our financial position, objectives and priorities and anticipated financial performance as at and for the periods ended on the dates presented, and may not be appropriate for other purposes. We do not undertake to update any forward-looking statement that is contained in this Investor Presentation or in other communications to reflect events or circumstances that arise after forward-looking statements were made except as required by law.

Thank You



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**Lasting Impact!** ↗

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