

A LEGACY BUILT TOGETHER

FY 2025



Agenda

1. Operating Environment

2. NMB Bank PLC Overview

3. Strategy Update

4. Financial Performance

5. Sustainability

6. MTP 2026-2030

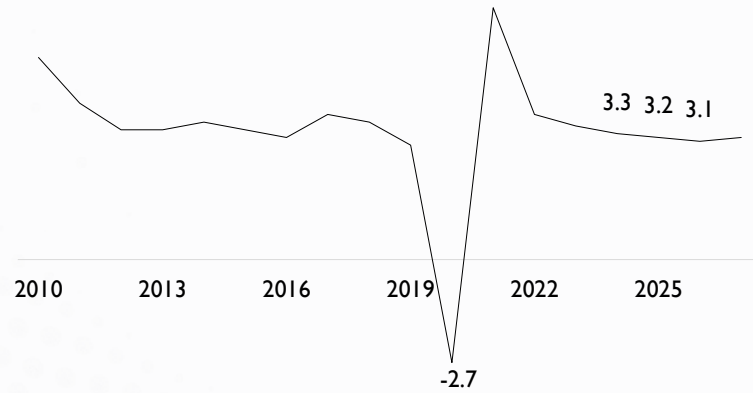


Operating Environment

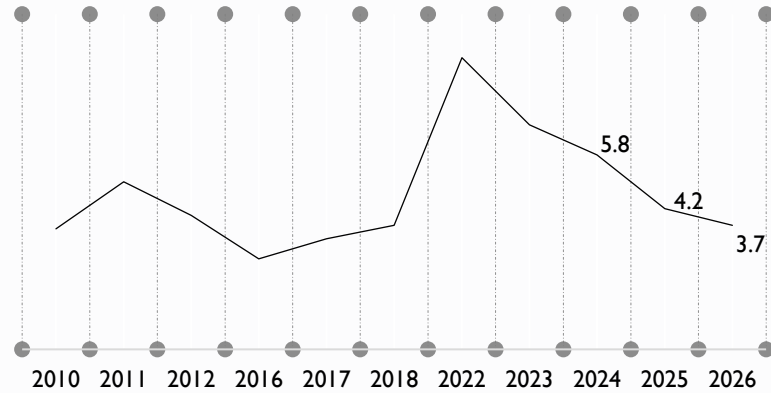
Stable Macro Economic Conditions

Operating Environment: Globally, markets remain relatively stable

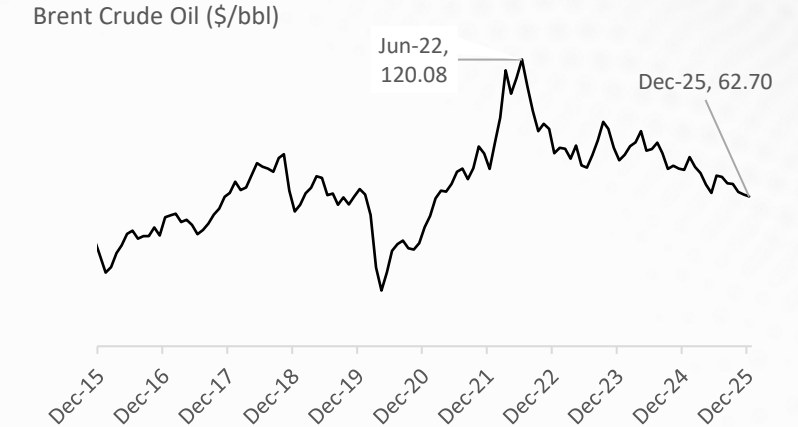
Global: Global GDP growth is projected to slow down to 3.2% in 2025 from 3.3% in 2024 on account of new US tariffs which is expected to impact Trade



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%

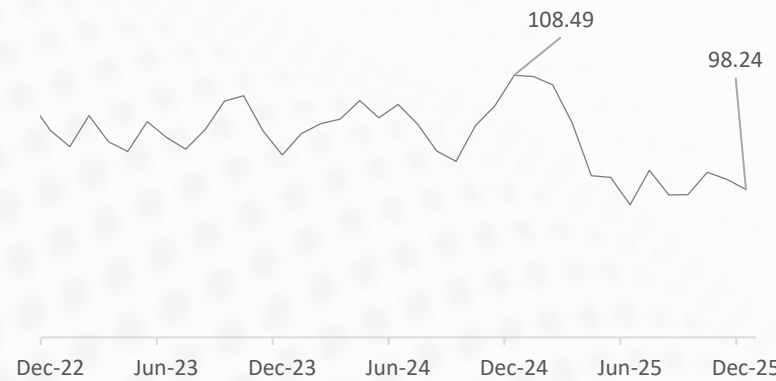


Global oil prices: Overall, the YoY trend showed an initial incline in the first half, followed by a moderate decrease in the second half

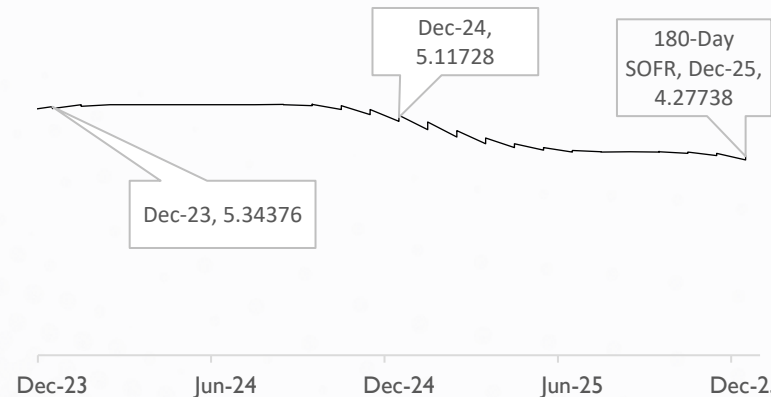


Global: the US dollar depreciated by 9% YoY against major Currencies

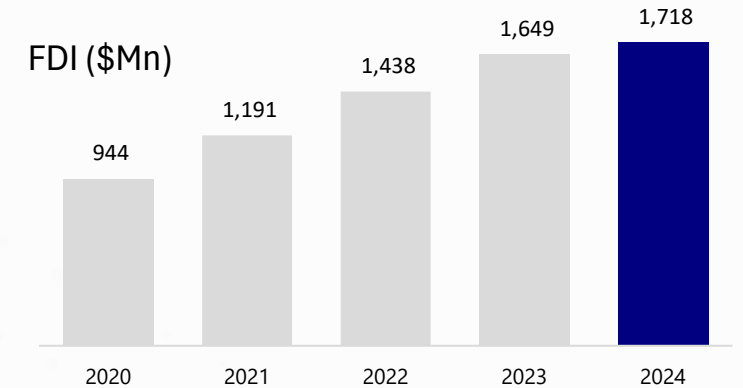
DXY Index



Global: SOFR Continue to trend down, with 6-month SOFR closing December 2025 at 4.2% from 5.02% in 2024

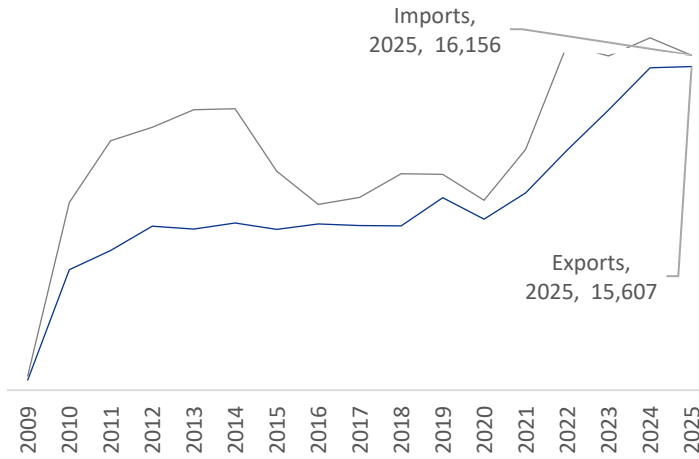


Tanzania: Foreign Direct Investment grew 4% YoY to USD 1.7 billion in 2024

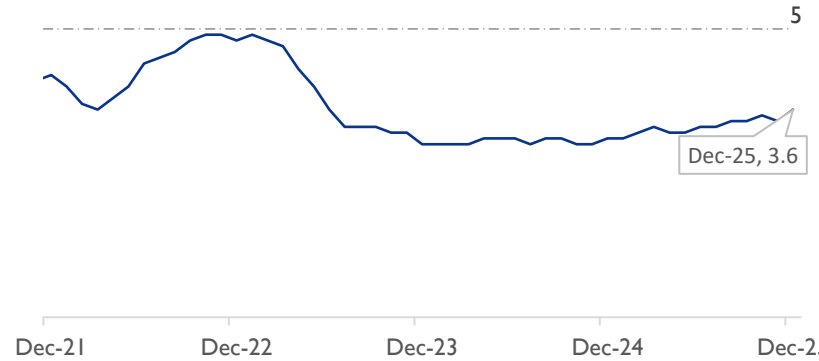


Operating Environment: Tanzania remains a stable and positive operating environment, backed by Moody's latest rating of B1 and a stable outlook

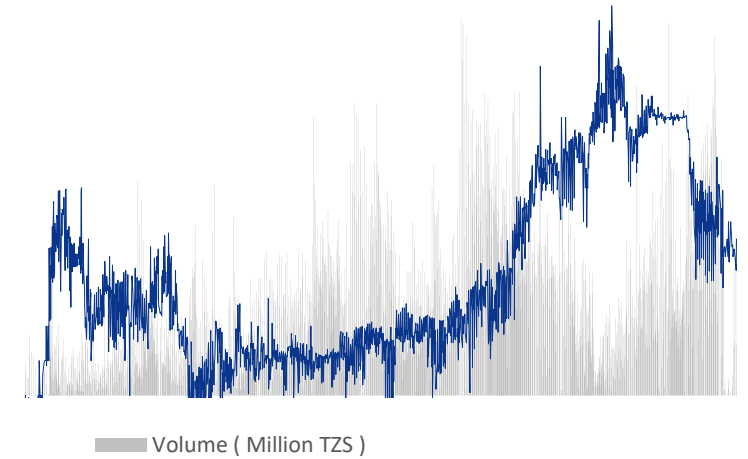
Tanzania: Exports grew to \$15,607 Mn (12% YoY), while Imports increased to \$16,156 Mn (5% YoY).



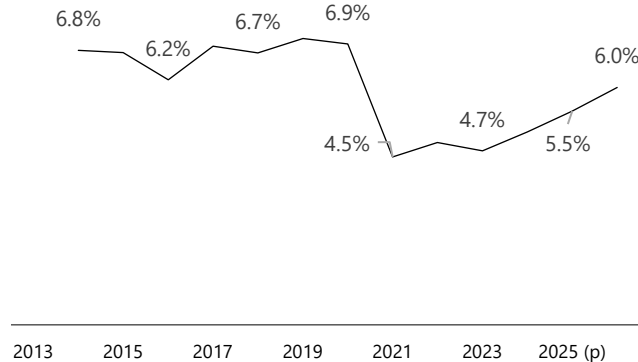
Tanzania: Inflation remains within the medium-term target of 5%. An average of 3.6% in 12 months.



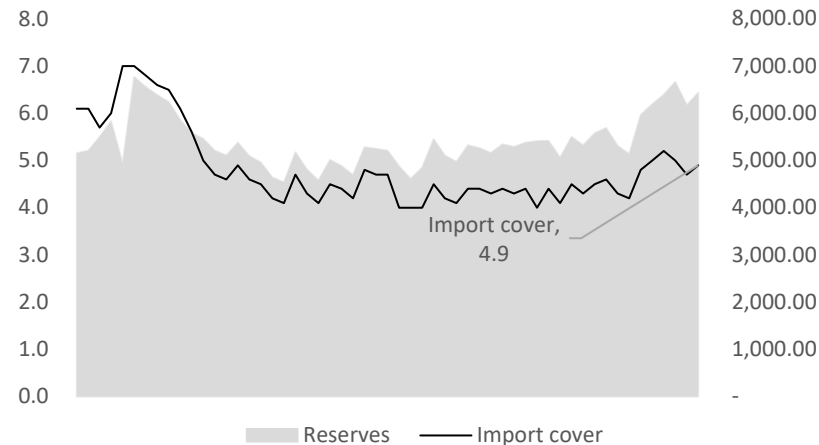
Tanzania: Overall Inter Bank Cash Market rate decreased to 6.25% in Dec 2025 from 7.84% Dec 2024



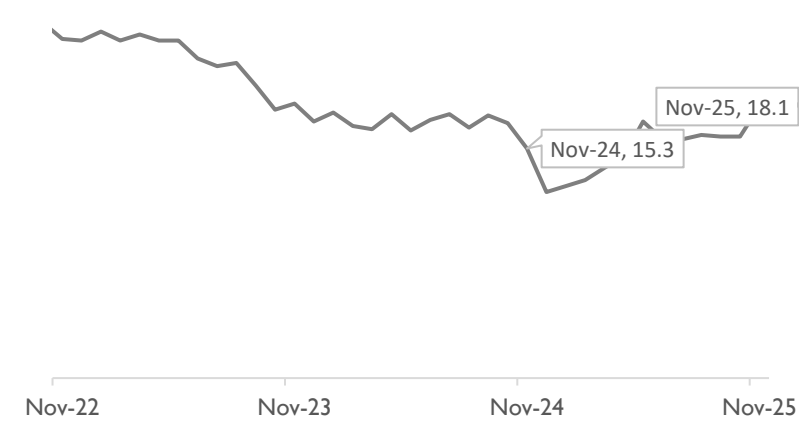
Tanzania: GDP growth (YoY) – 2025 projections - 6%



Tanzania: FCY reserves increased from \$5.5B Nov 2024 to \$6.4B in Nov 2025 (5 months of imports)

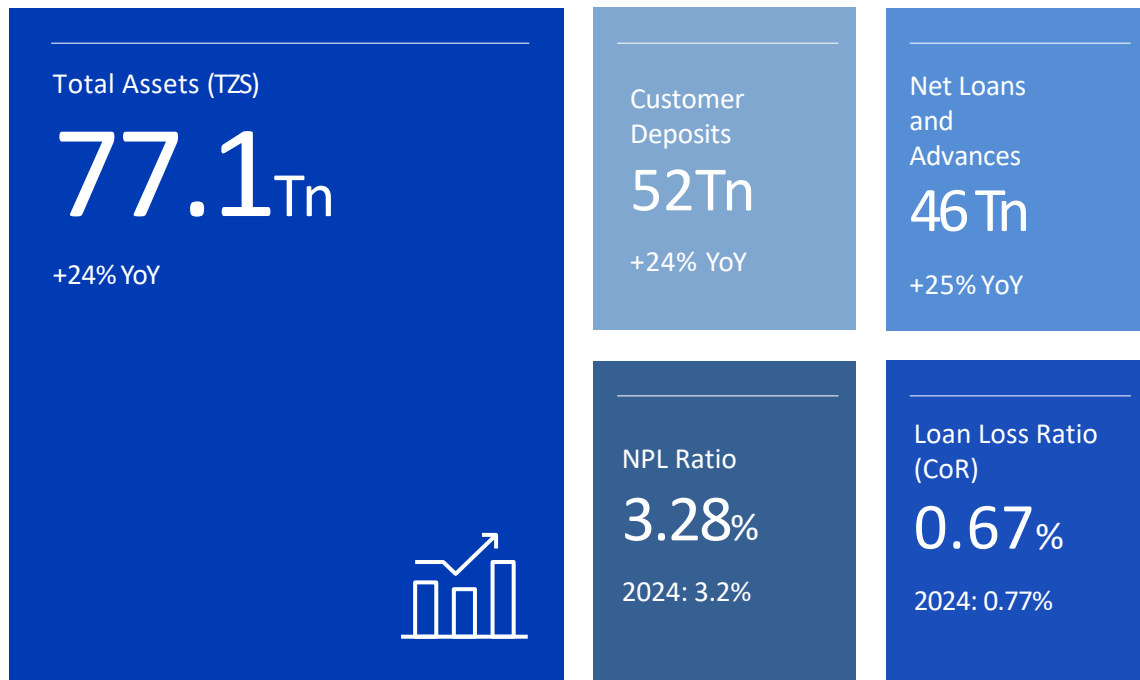


Tanzania: Strong Private Sector Credit Growth in 2025 by 18.1 % YoY.

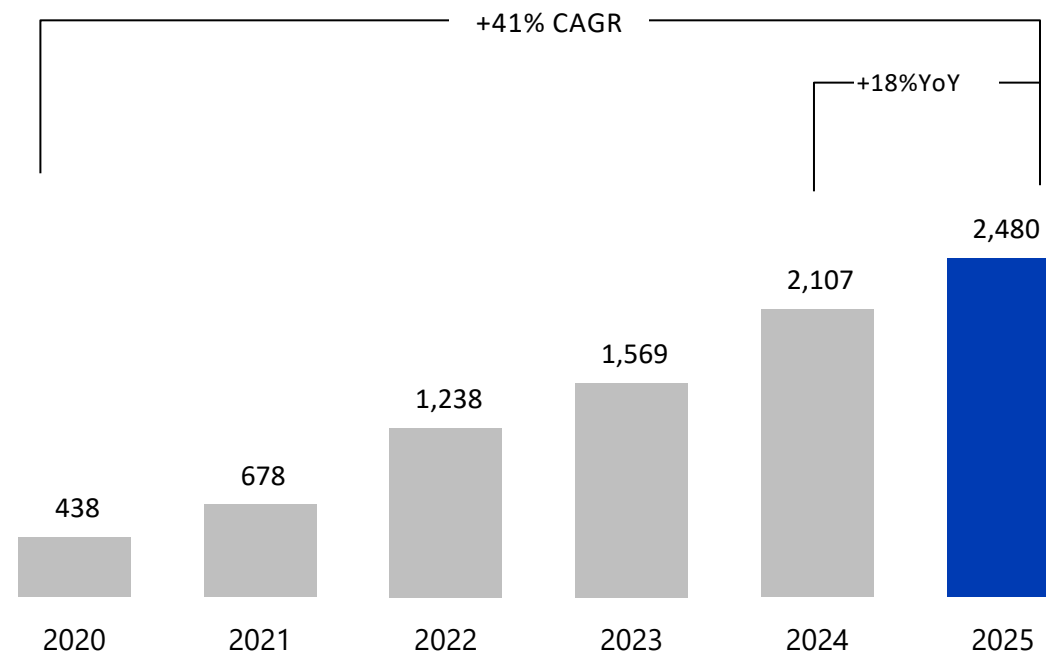


Tanzania Banking Sector: The sector remains Solid, Sound, and Profitable as of December 2025

Banking Sector Overview



Banking sector profitability Trend (PAT)



NMB Market share





Bank Overview

Preferred Financial Services Partner

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

17.2Tn

Total Assets (TZS)

10.4 Tn

Loans (TZS)

12.4Tn

Total Deposits (TZS)



9.9Mn+

Customer Accounts

1.82Tn

Revenue



1.1Tn

Profit before tax



248

Total Branches

73k

Wakala Outlets

714

ATMs

NMB Stock Performance

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



- As of February 23, 2026, the NMB share price reached TZS 14,300 per share, marking its highest value in history.
- NMB is the most valued Company & Bank in Tanzania with TZS 4.2 Trillion Market Capitalization.
- The share price rose from an average of TZS 2,340 in 2020 to TZS 8,410 by December 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 for the first time ever.

Regional Ranking in terms of Valuation as of December 2025, PLC only

Rank	Company	Country	Industry	USD \$ Bn
1	Safaricom PLC	Kenya	Telecommunication	\$8.81
2	MTN Uganda	Uganda	Telecommunication	\$2.0
3	Equity Group Holdings	Kenya	Banking	\$1.96
4	NMB Bank	Tanzania	Banking	\$1.72
5	CRDB Bank	Tanzania	Banking	\$1.64
6	KCB Group	Kenya	Banking	\$1.64
7	EABL	Kenya	Manufacturing & allied	\$1.61

1st

Most Valued Listed
Bank in Tanzania

2nd

Most Valued Listed
Bank in East Africa

4th

Most Valued Listed
Company
East Africa, & Seychelles

Top 30

Most Valued Listed companies in
SSA, excluding South Africa

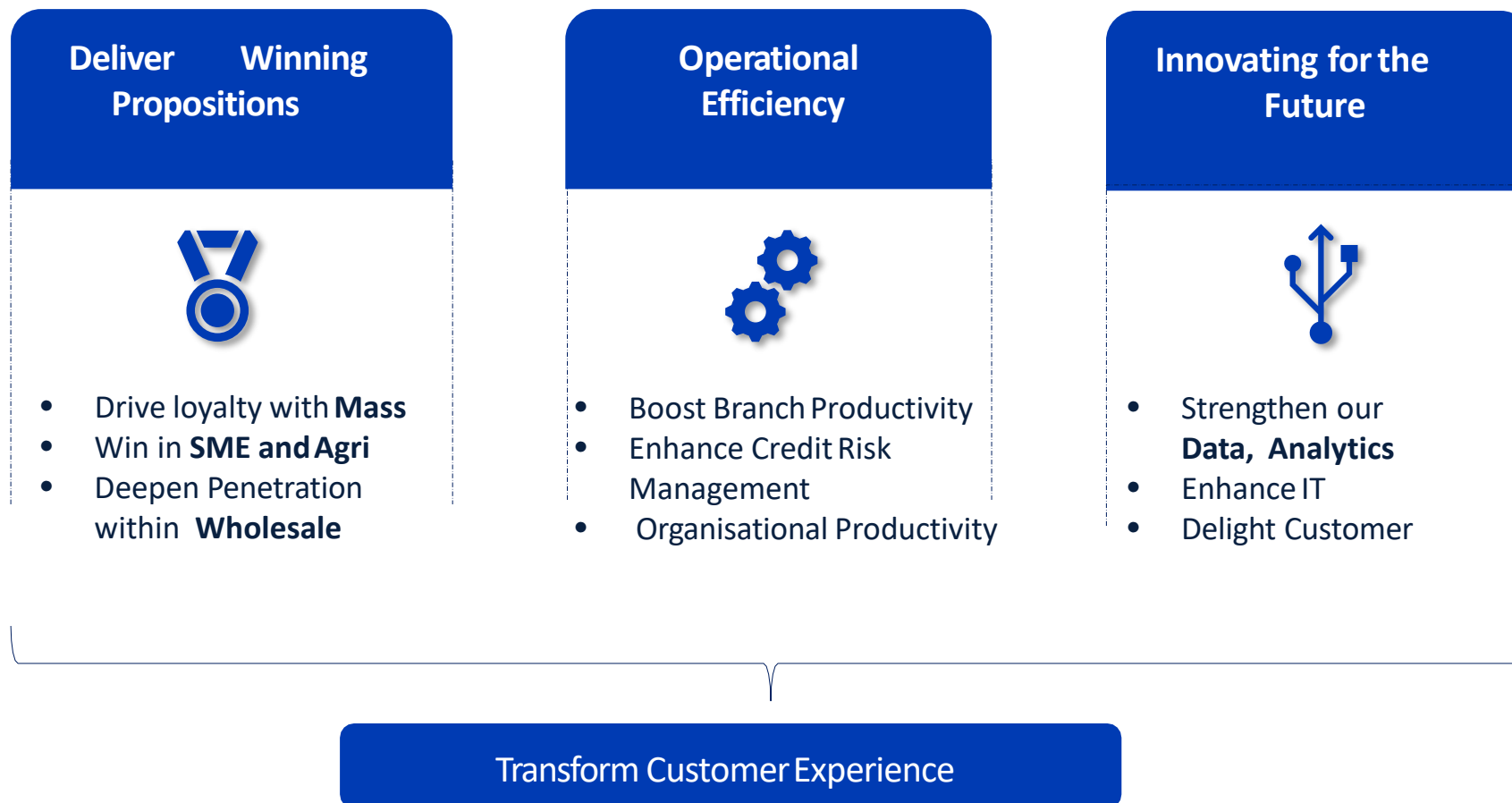


THE JOURNEY: MTP 2021-2025

Forging a Path Through Adversity

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

Our 3 strategic pillars

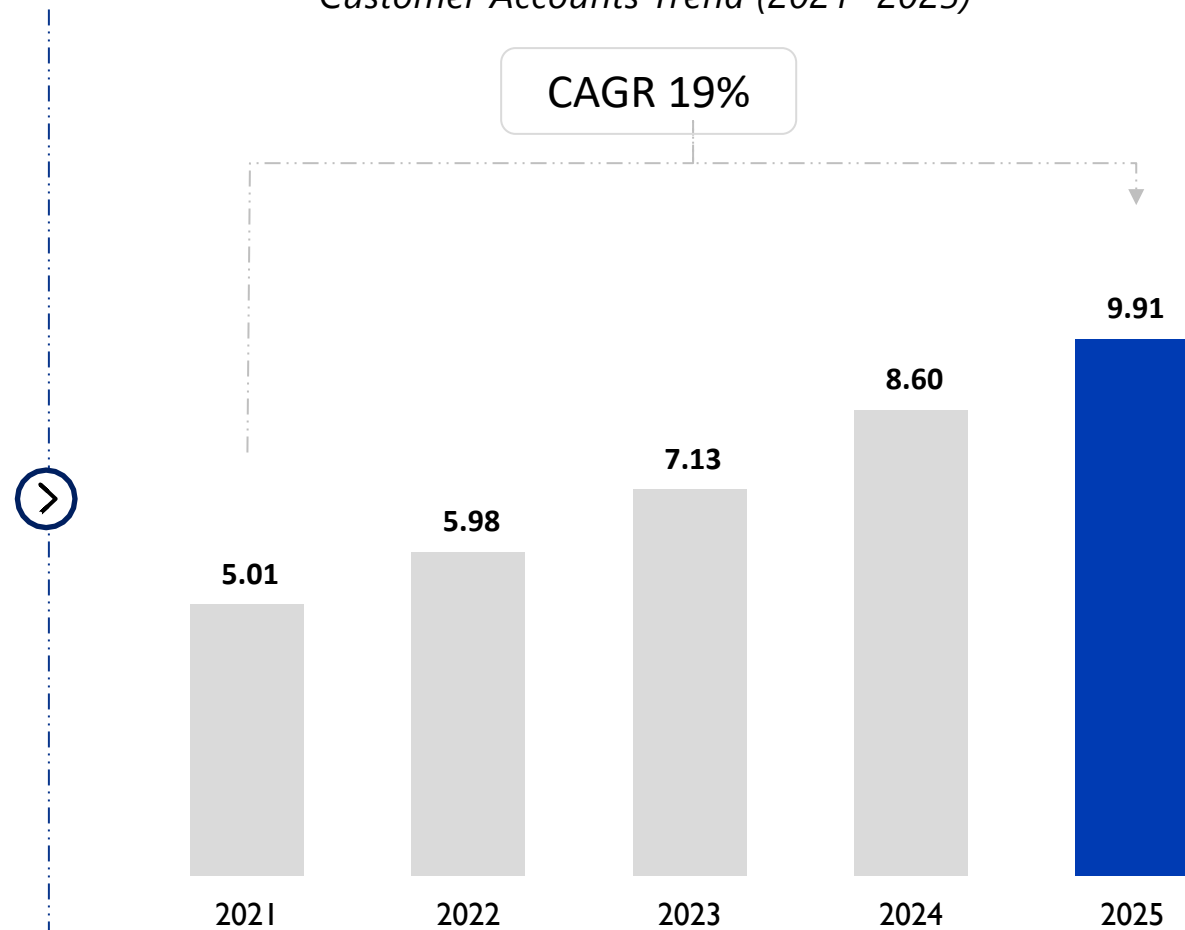


Strategic Intent: To remain the leading bank in Tanzania, delivering sustainable value to our stakeholders

Solid Progress along our Commitment towards: Driving loyalty in Mass and Core Middle Segment

Customer Acquisition (YTD)	31.6k + New NMB Kikundi A/C
1.3Mn + New Customer A/C	282.9k New NMB Pesa Account

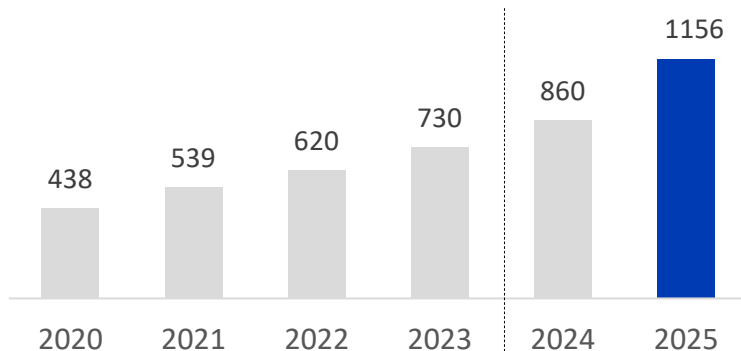
Customer Accounts Trend (2021- 2025)



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

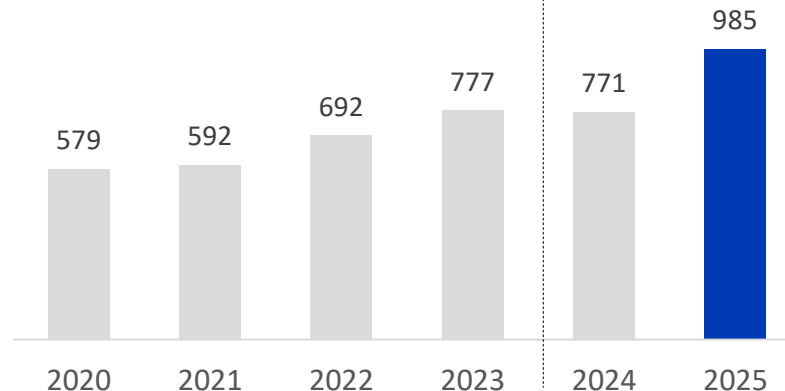
Business Banking Deposits (TZS Bn)

5y-CAGR: **+21%**
YoY Growth: **+34%**



Business Banking Assets (TZS Bn)

5y-CAGR: **+11%**
YoY Growth: **+20%**

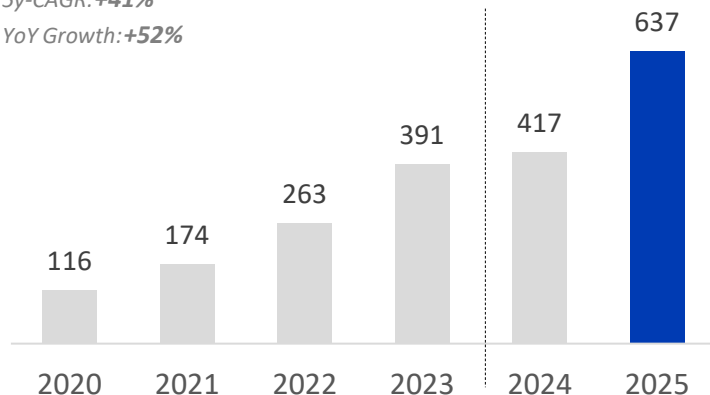


Key Achievements

- Cross-Selling Initiatives
- RM Coverage Optimisation
- Special Agriculture Fund >250 Bn
- Sector focus Model

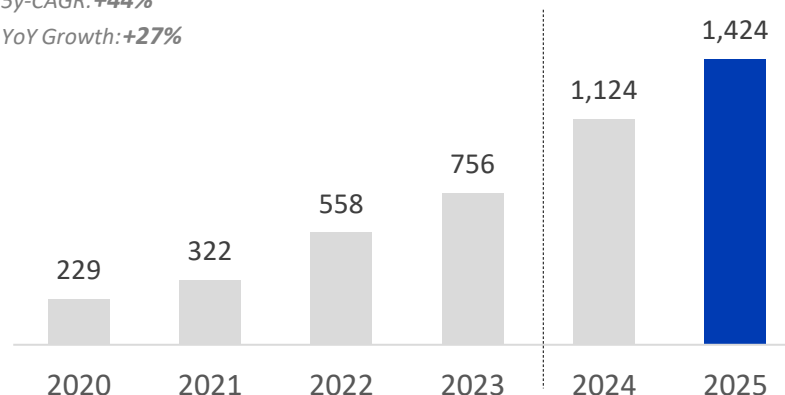
Agribusiness Deposit (TZS Bn)

5y-CAGR: **+41%**
YoY Growth: **+52%**



Agribusiness Assets (TZS Bn)

5y-CAGR: **+44%**
YoY Growth: **+27%**



Agri Retail NPL

4%

Q4'24: 7.5%

Business Banking NPL

4.9%

Q4'24: 7.2%

Agri Wholesale NPL

9%

Q4'24: 7.9%

We continue to deepen our penetration in Wholesale

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



TZS

+627 Bn

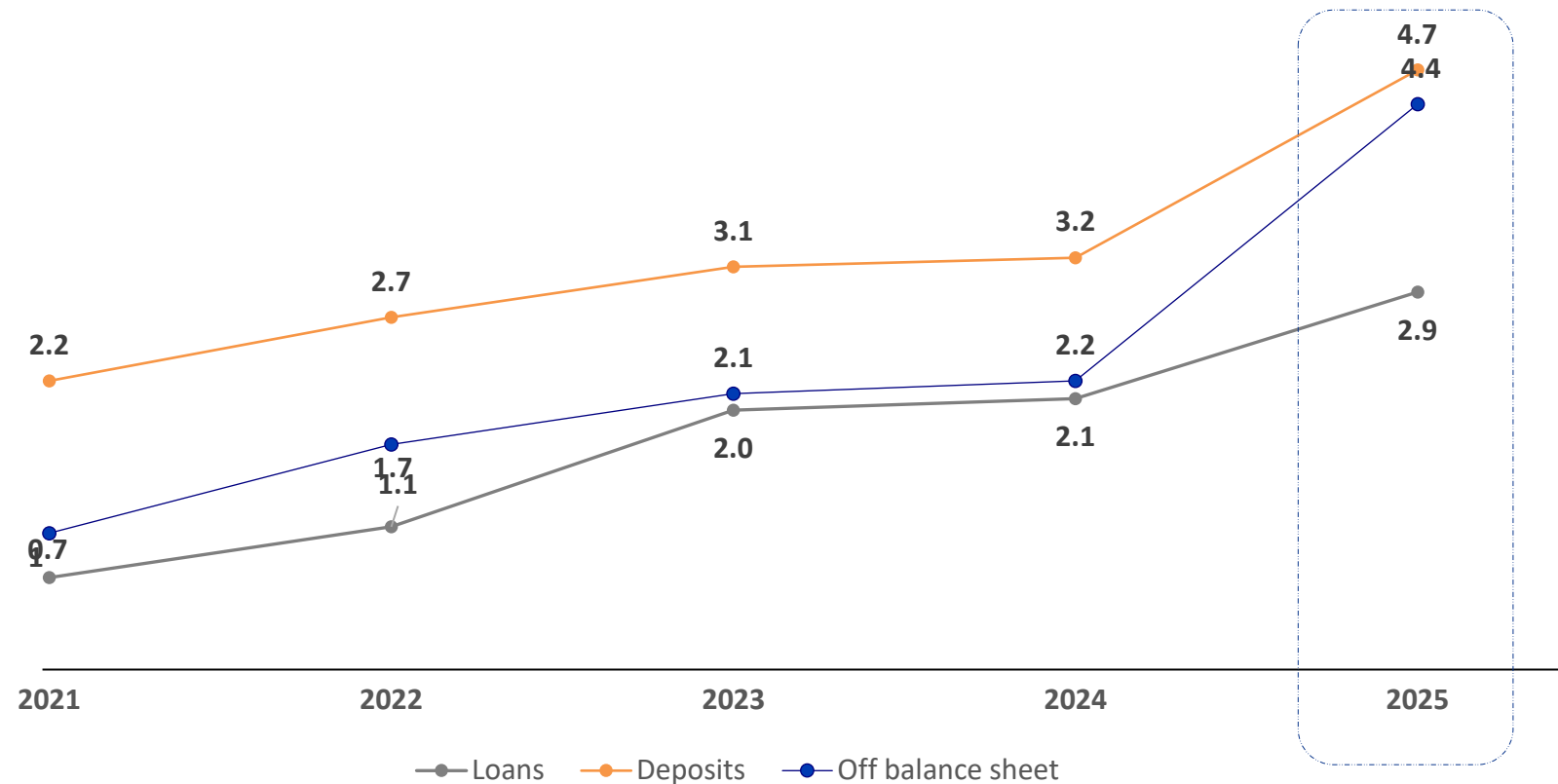
Single Borrower Limit
2020: TZS 257Bn

2.8%

WB NPL Ratio
2019: 14%

52%

LDR
2019: 54%



Deposits
TZS 4.7tn
21% CAGR



Loans
TZS 2.9tn
45% CAGR



Off-Balance Sheet
TZS 4.4tn
45% CAGR



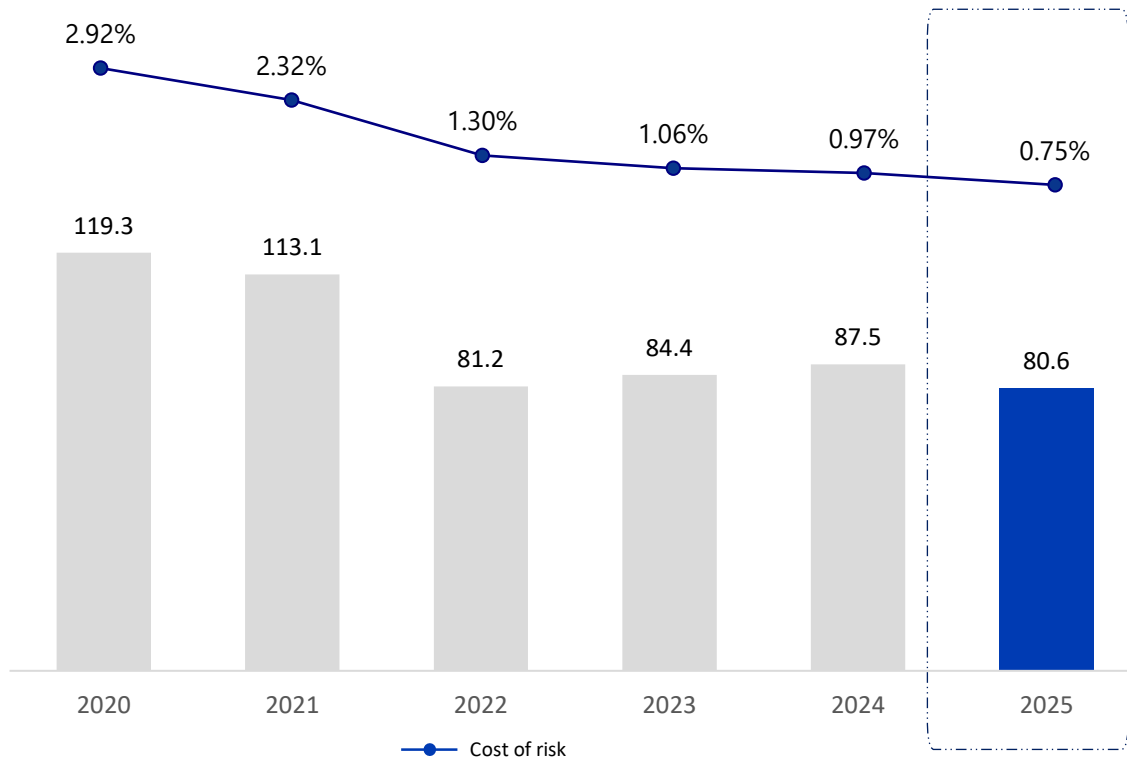
Enhance Credit Risk Management

Stronger asset quality and resilience underpinned by improved credit origination quality over the past five years.

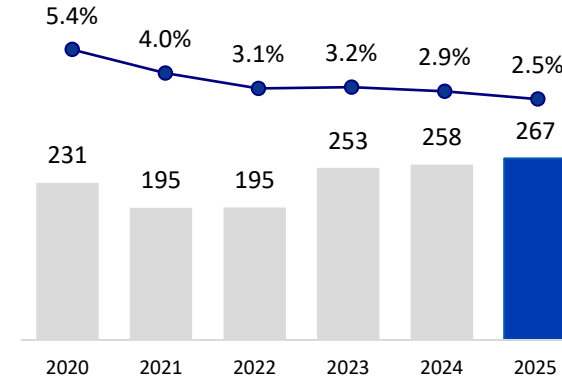
Cost of risk

The 2025 cost of risk was 75 bps, remaining within the guidance of <200 bps.

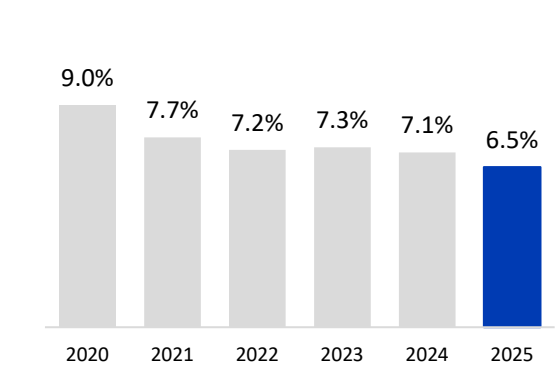
The NPL ratio remained relatively stable at 2.5% in 2025 compared to 2.9% in the prior year



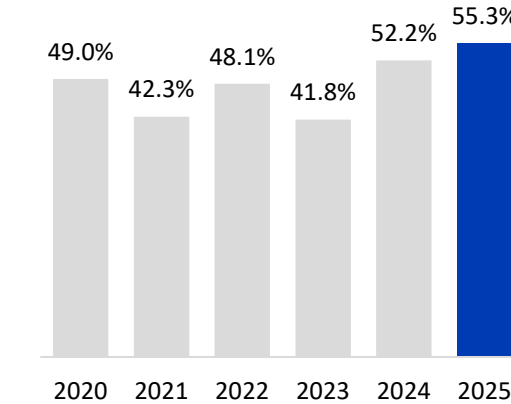
Non-performing loans (TZS Bn) and NPL ratio (%)



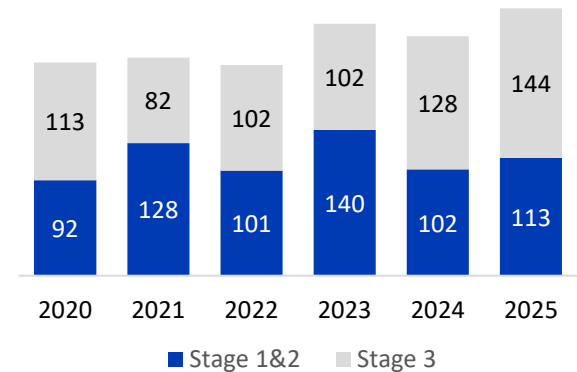
PAR at year end (%)



Provision coverage ratio*



ECL by stage (TZS Bn)



* Methodology change: Adjusted as per EBA Guidelines on management of non-performing and forborne exposures.

Digitization Efforts

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

5-year CAPEX on Tech



TZs 232 Bn



Technological transformation, underway

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



Investment in Our People

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



Employee Retention
96.5%
2019: 95%

Internal Appointments
88%
2019: 47%

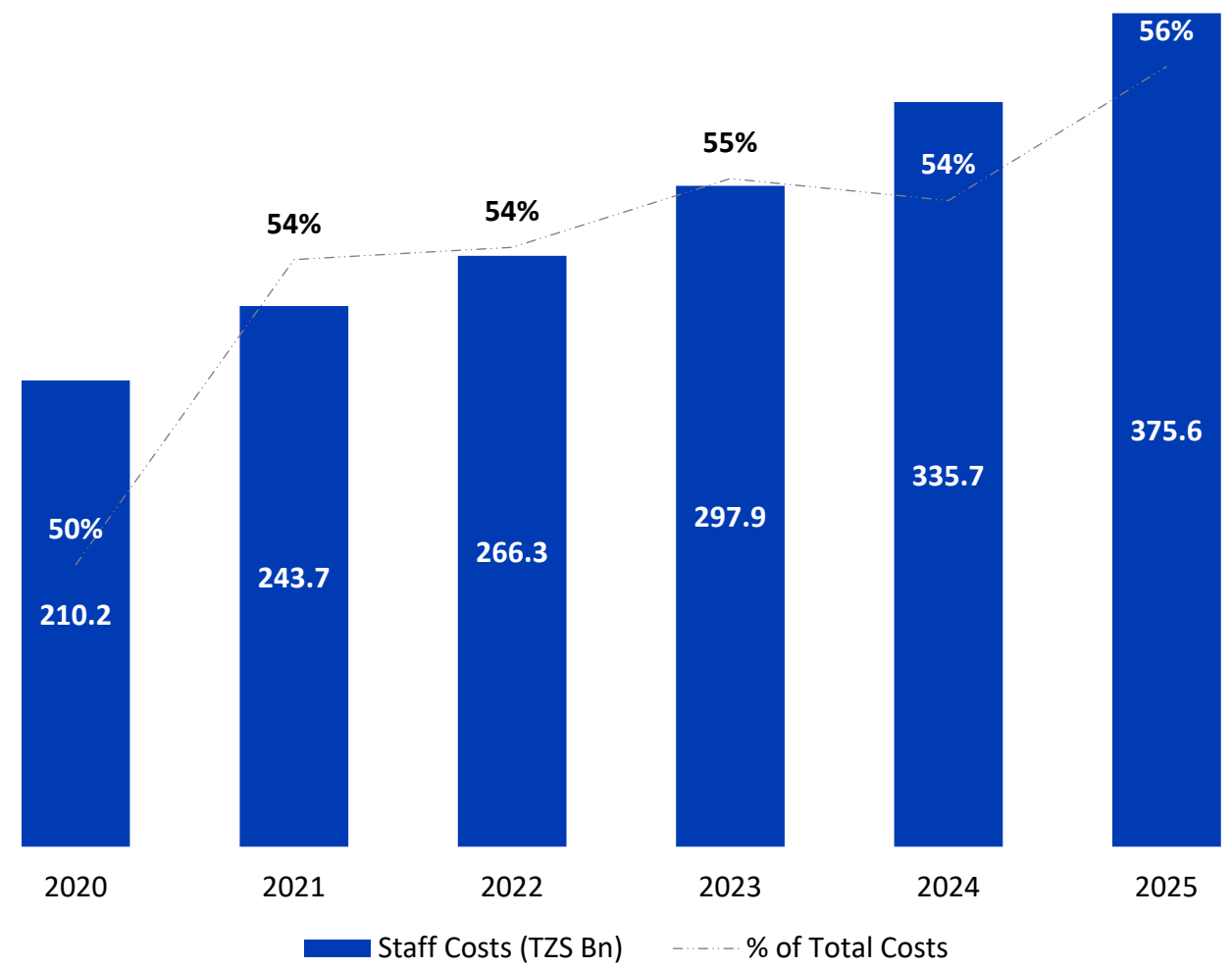


Employee Engagement Score (2021)
80%
2019: 75%

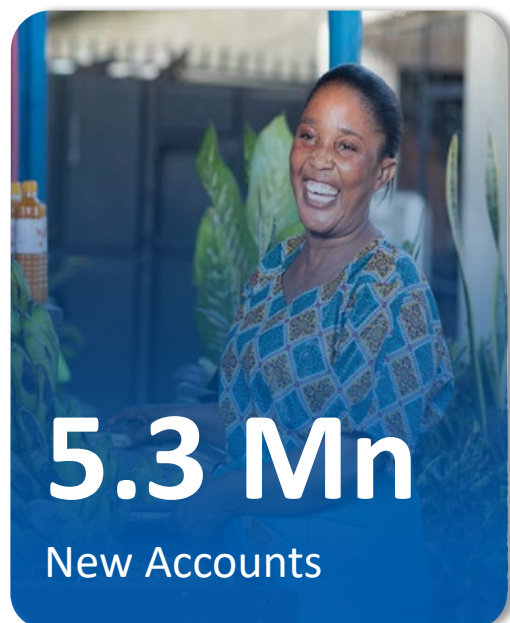
Training Budget (2025)
7.2bn

Revenue per FTE (2025)
448
2019: 209 Mln

Training Hours
13,885



Historical Milestone and Solid Achievements against our MTP 2021-2025 Commitment



The Mass:

- The Bank opened **5.3 million** new accounts, leading to a customer base of **9.9 million**.
- NMB expanded its Wakala network from **8,410 to 73,592 agents**.



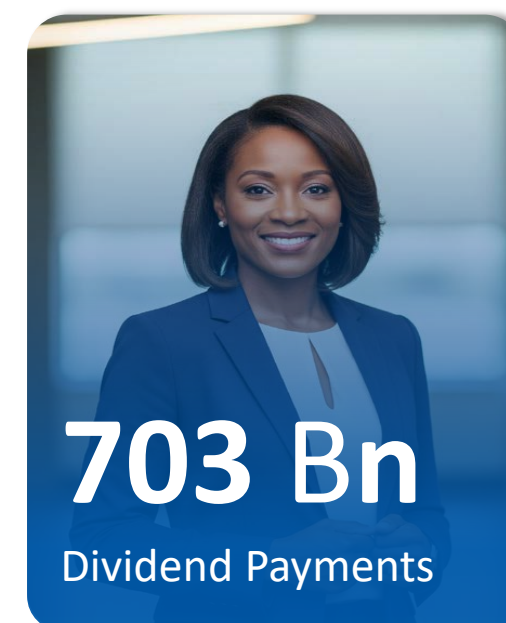
Powering the Economy:

- The Bank disbursed over **TZS 10 trillion** in personal loans and **TZS 7 trillion** to MSMEs.
- NMB allocated **TZS 10 trillion** to large institutions



Returns:

- Total cumulative profit reached TZS **3.8 trillion** before tax and **TZS 2.7 trillion** after tax within the period



Dividends:

- Total dividend payments amounted to **TZS 703 billion**, a consistent shareholder's value creation while preserving balance sheet capacity to fund strategic growth priorities and maintain resilience.

Historical Milestone and Solid Achievements against our MTP 2021-2025 Commitment



Value Add:

- Between 2021 and 2025, the Bank paid a cumulative **TZS 2.705 trillion** in taxes.
- For **three** consecutive years NMB has been recognized by the Tanzania Revenue Authority as Tanzania's leading and most compliant taxpayer .



Digital Leadership:

- The Bank invested **TZS 232 billion** in technology modernisation, enhancing platform stability, digital functionality, cybersecurity, and automation, with **98%** of transactions now conducted through alternative channels.



Empowering Communities:

- The Bank allocates **1%** of its after-tax profit annually to Corporate Social Investment.
- From 2021 to 2025, NMB invested **TZS 24 billion** in CSI, focusing on ESG, education, health, and disaster response.



Sustainable Financing:

- Over the five years, the Bank mobilised **TZS 621 billion** in sustainable funds, expanding the capacity to finance sustainability and deliver social outcomes at scale.

Historical Milestone and Solid Achievements against our MTP 2021-2025 Commitment

133 Awards Won



14x Best Bank (Overall)

49x Best for ESG-related agenda

9x Best for Wholesale Banking

9x Best for Innovation & Technology

22x Best for Retail Banking

30x Other



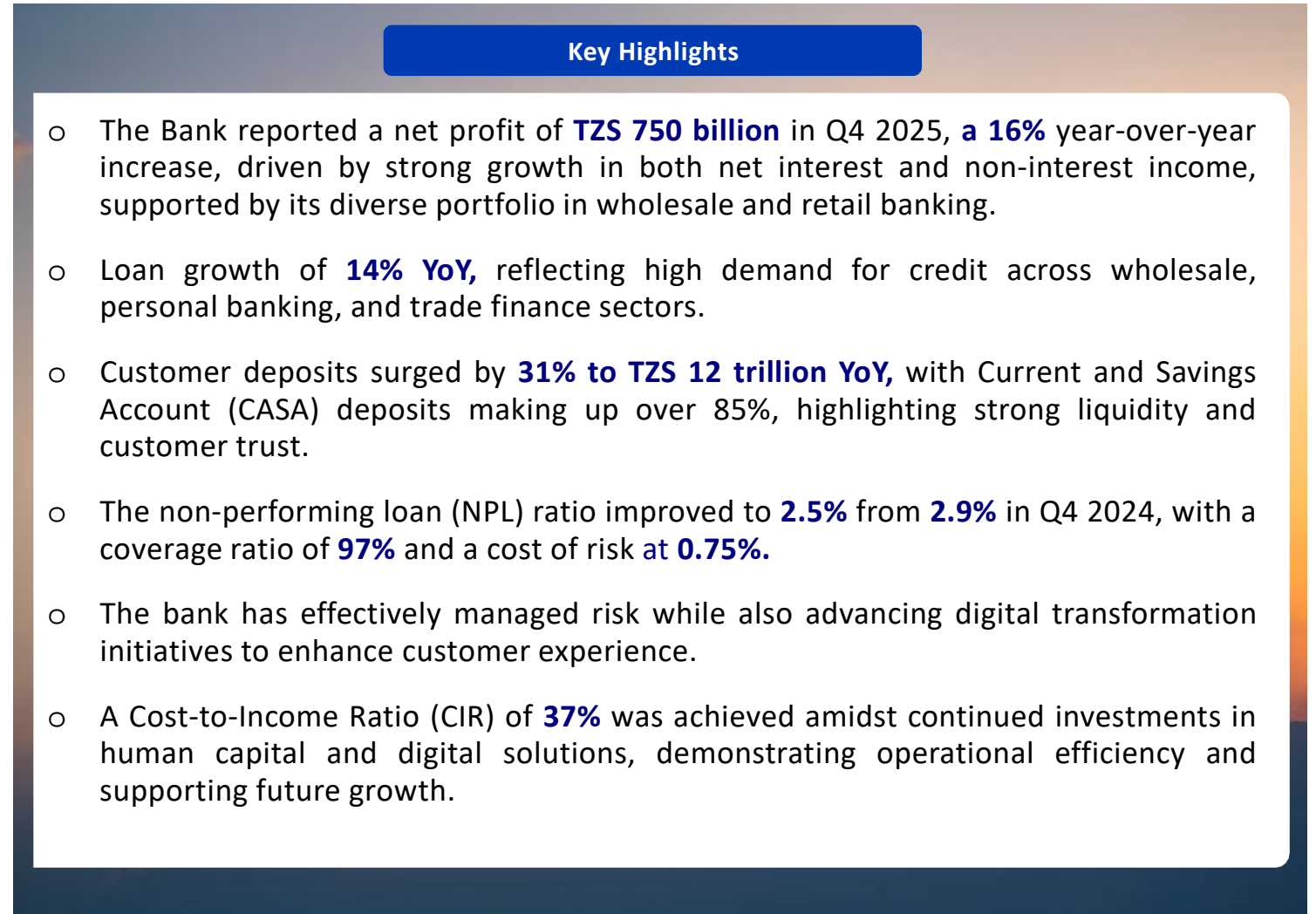
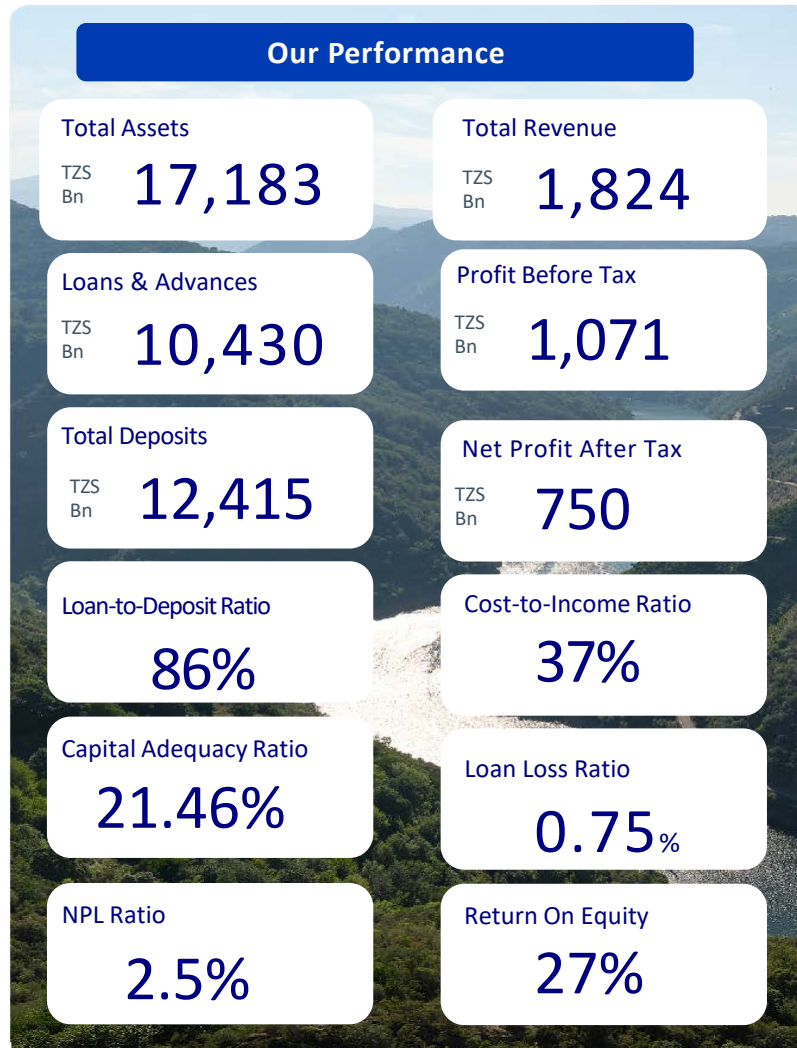


FINANCIAL PERFORMANCE

Delivering on Our Promises

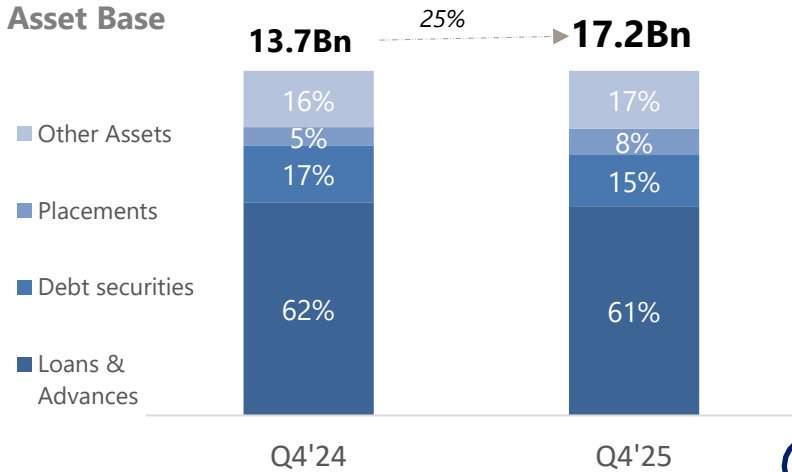
Performance Overview

Robust revenue generation and risk discipline drive record 12 Months 2025 Net Profit

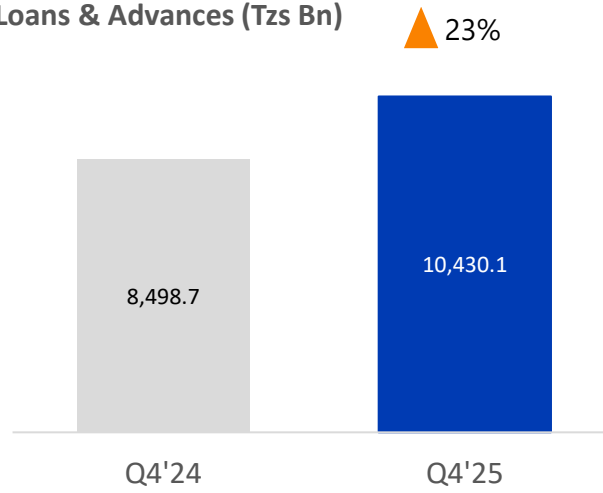


Balance Sheet Fundamentals Remain Robust, Underpinned by a Strong Liquidity Position

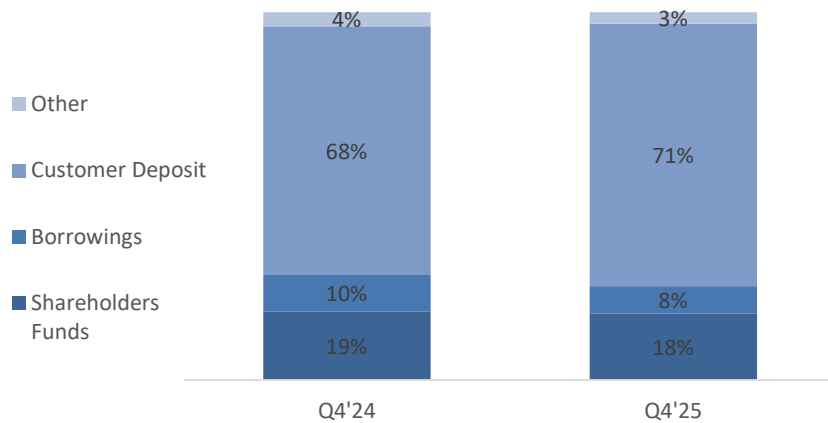
Asset Base



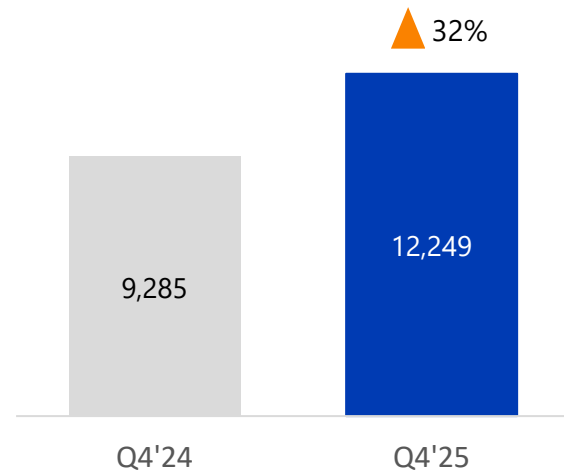
Loans & Advances (Tzs Bn)



Funding Base

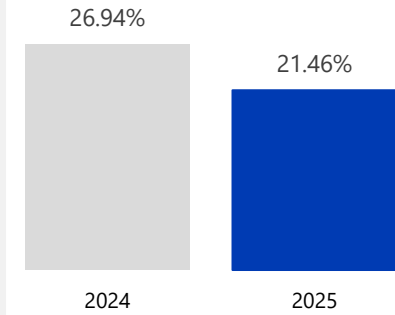


Customer Deposits (Tzs Bn)



Capital Adequacy Ratio

21.46%



NPL Ratio

2.5%

2024: 2.9%

LAR Ratio

26.66%

2024: 33.6%

NPL Coverage

55%

2024: 52%

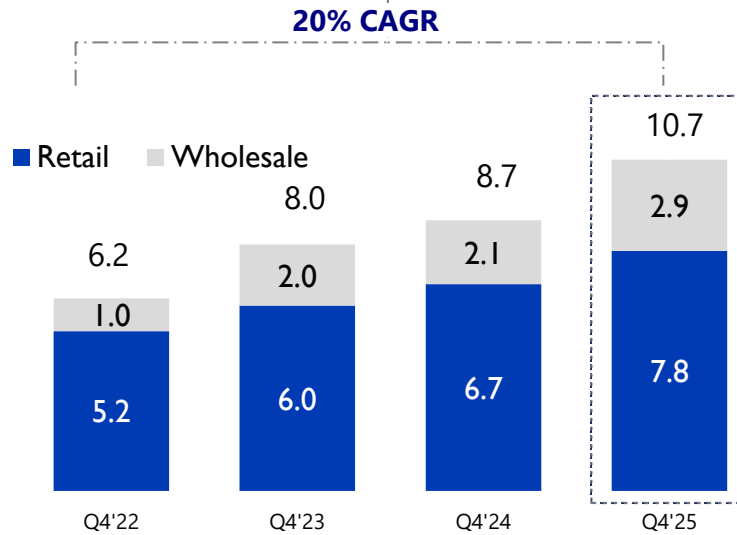
Loan-To-Deposit Ratio

86%

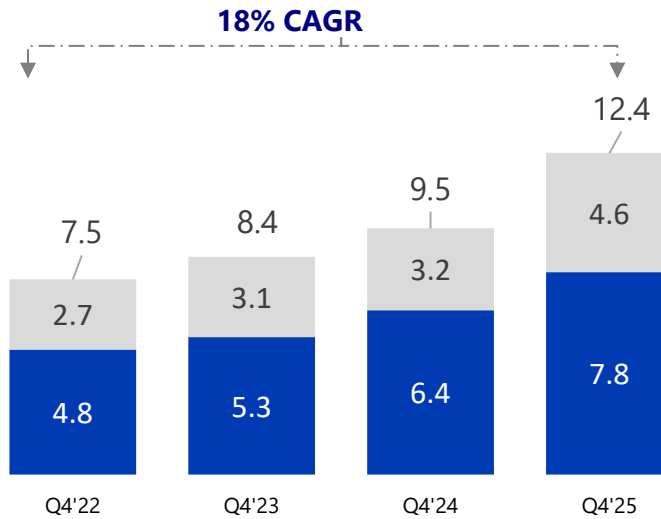
2024: 92%

Broad-based loan growth of 22% driven by Retail and Wholesale Banking

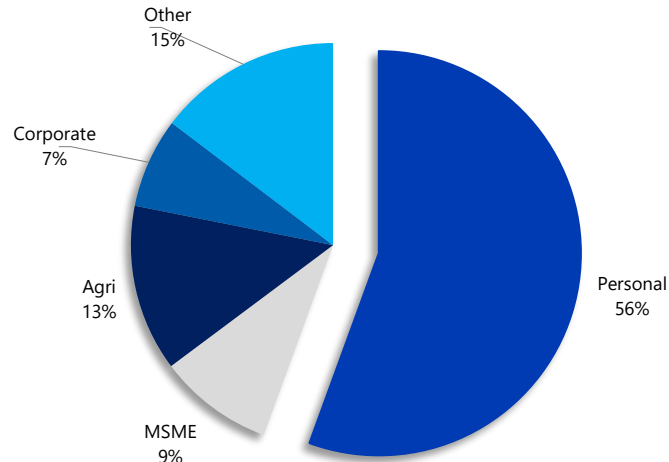
Gross loans (TZS Tn)



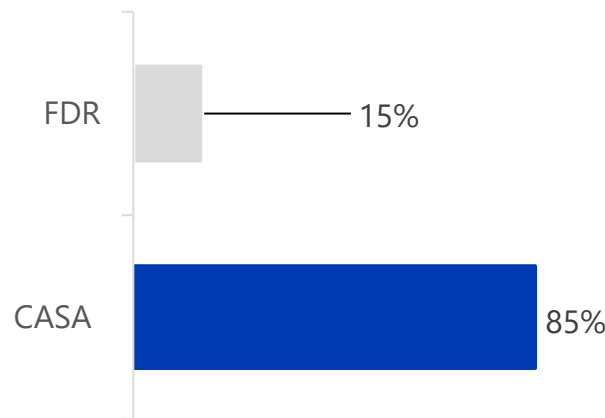
Customer Deposits (TZS Tn)



Portfolio Diversification



CASA deposits (%)



Key Highlights

- The loan book achieved impressive growth of 22%YoY, fueled by robust credit demand in the economy.
- The wholesale loan book increased by 42% year on year,
- Retail loans demonstrated a strong performance, surging 16%.
- Total customer deposits rose by 31% YoY, reaching TZS 12 trillion, driven predominantly by the expansion of Retail Banking deposits.

1,077 bn

Retail Loan Growth YoY (TZS)

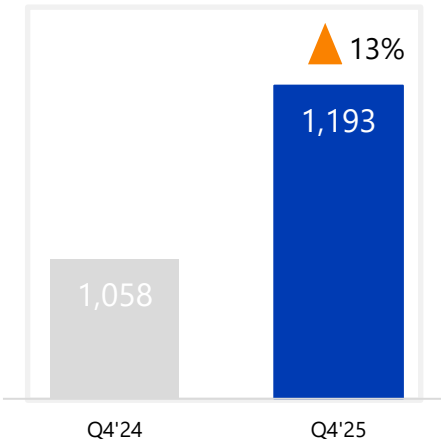
872 bn

Wholesale Loans Growth YoY (TZS)

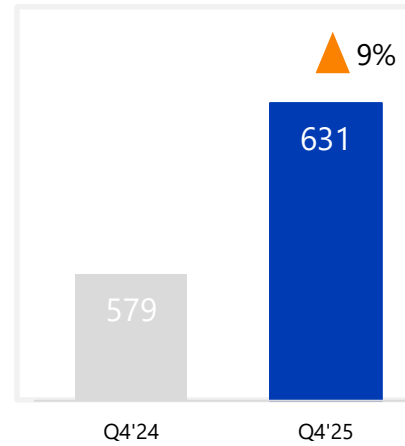
Q4 2025 net profit before tax +15% YoY, delivering ROE of 27%; driven by strong operating income and significantly lower impairment charge

INCOME STATEMENT (TZS Bn)

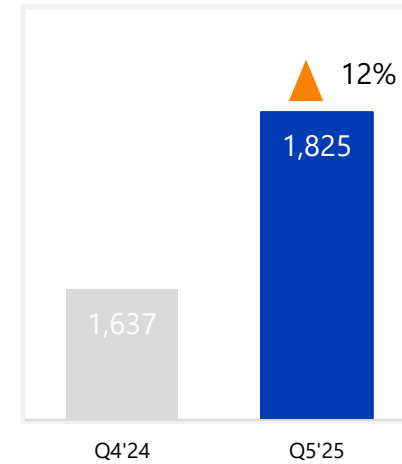
Net Interest Income



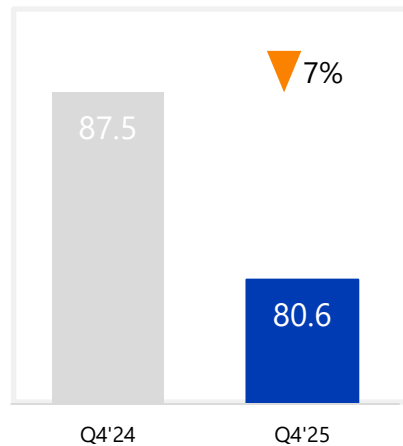
Non-Interest Income



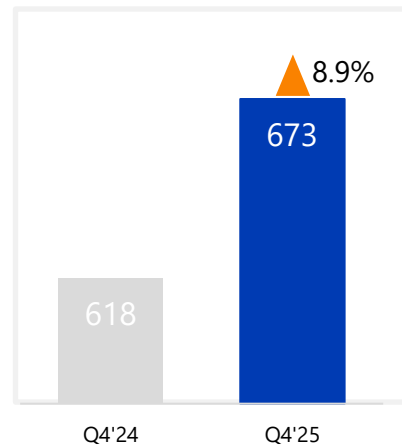
Total Income



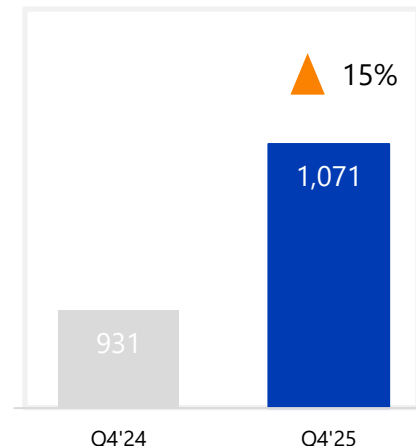
Impairment Charge



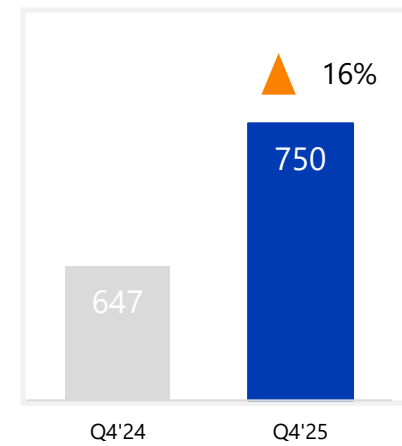
Operational Expenditure



Profit before tax



Profit after tax



Highlights

RAA
5%

Q4'24: 5%

CIR
37%

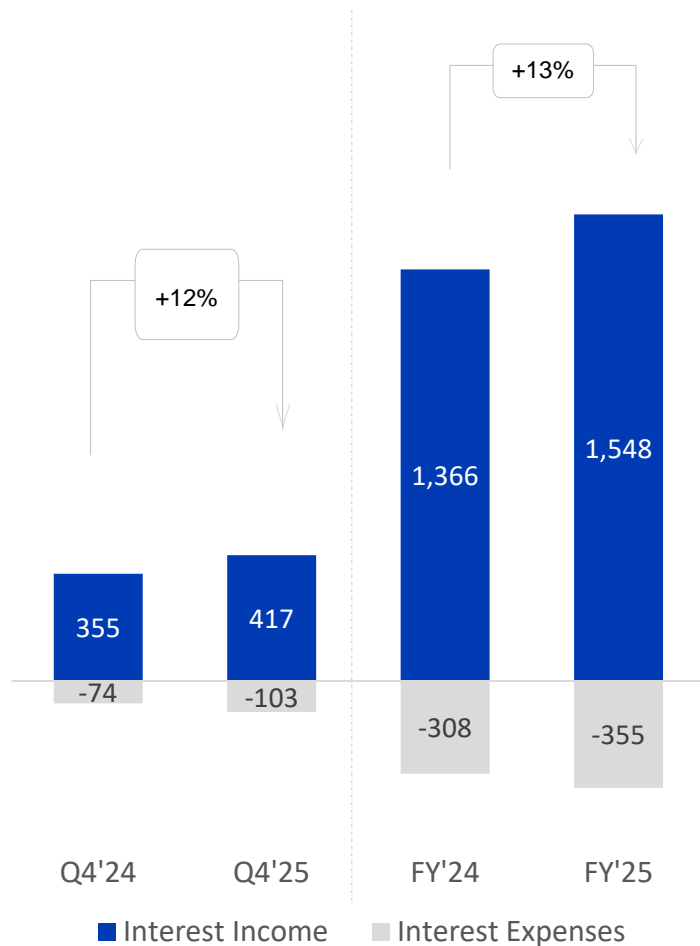
Q4'24: 38%

ROE
27%

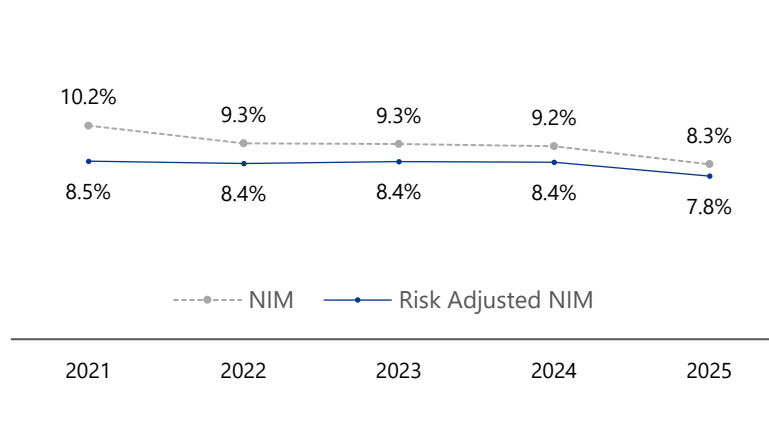
Q4'24: 25%

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

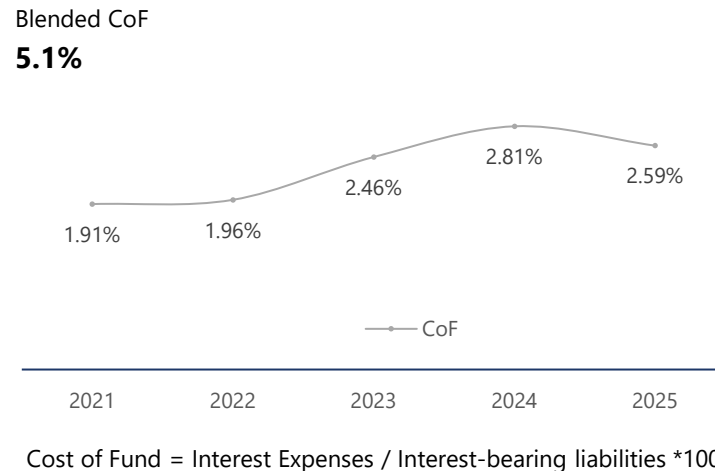
Net interest income (TZSbn)



NIM and risk-adjusted NIM (%)



Cost of Funds (%)



Key Highlights

- QoQ Net Interest income increased by +12% YoY to TZS 314 billion, driven by strong loan disbursements owing to increased credit demand in the market.
- Net Interest income increased by 13% to TZS 1,193 billion YoY on account of a 13% growth in Interest income, partially offset by a 15% increase in Interest expenses.
- Q4'25 NIM compression was due to increased exposure to high-quality, low-risk credit counterparties.
- Risk-adjusted NIM has slightly decreased by 66 bp YoY to 7.8%, supported by a 23-bp improvement in the cost of funds.

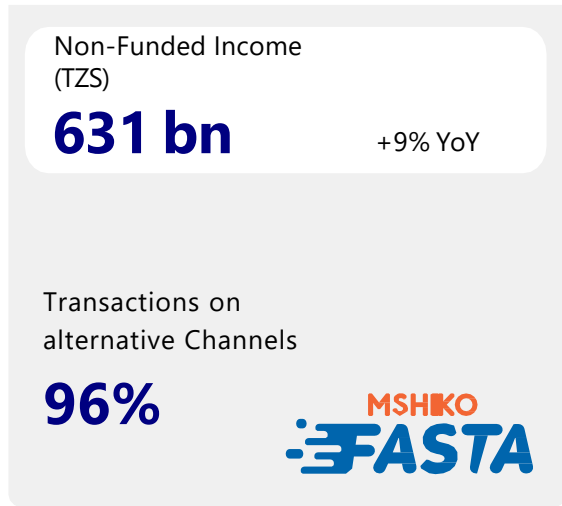
NIM
8.37%
2024: 9.19%

Blended CoF
5.1%
Q4'24: 4.6%

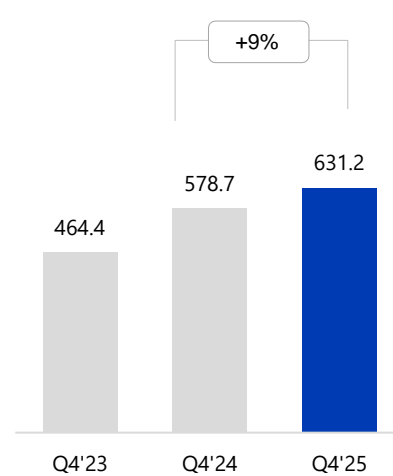
NII Growth
13%
2024: 12%

Strong NFI growth with a discipline cost optimization strategy resulted in a strong CIR of 37%

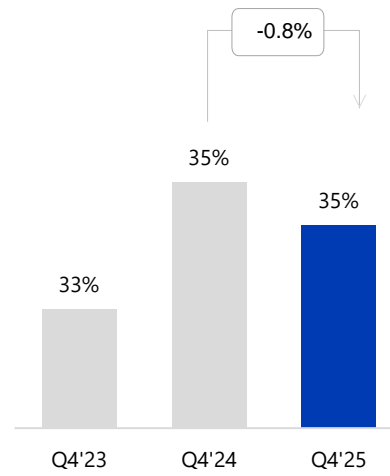
Non-Funded Income (TZS bn)



Non-Funded Income trend



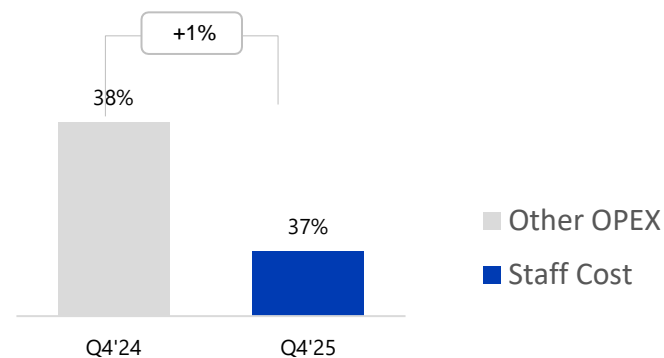
Non-Funded Income Ratio (%)



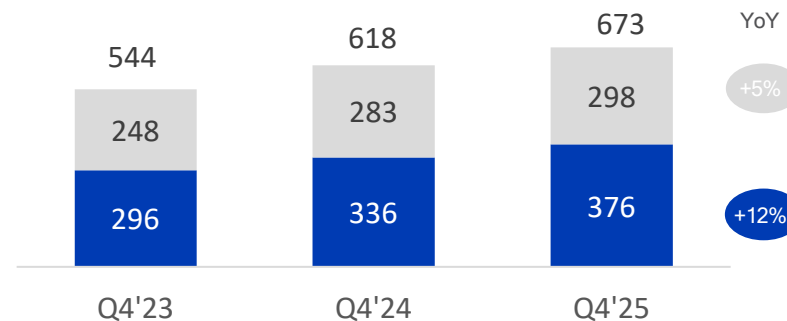
NFI Key Highlights

- Non-interest income increased 9% YoY, primarily supported by increases in revenue from alternative channels such as Mkononi, Micro lending income, and Agency banking.
- Cost-to-income ratio was 37% in Q4'25. 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)





SUSTAINABILITY: Financing the Future

The Culmination of MTP 2021-2025

Our Sustainability Strategy: Is based on Our Materiality 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

985 TZS Billion
MSME Financing



Climate Risk



1.13 Million
tCO2e Carbon Emissions (2024)

1.4 Million
Trees planted



Financial Inclusion



1,327,011
NTB Customer Accounts

267,656
Spend2Save Subscribers

380,2391
Mshiko faster Users





2026-2030

MTP

A Legacy Built Together

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

Q&A



Responsible Growth
Lasting Impact! 

Appendix

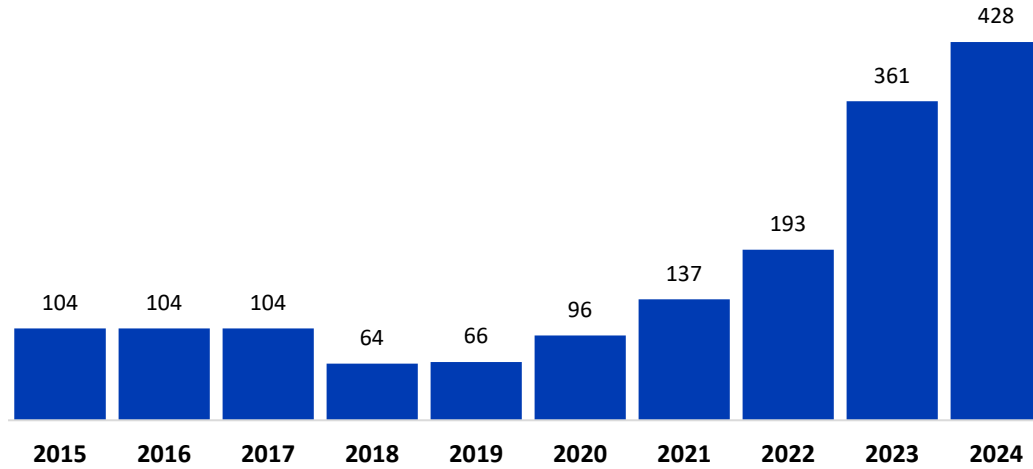


Responsible Growth
Lasting Impact! ↗

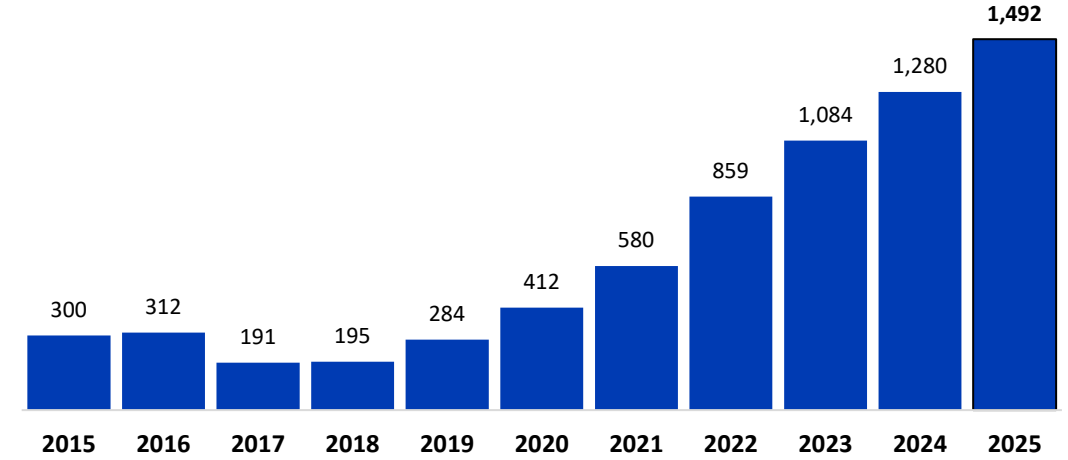


Our 10-year Journey

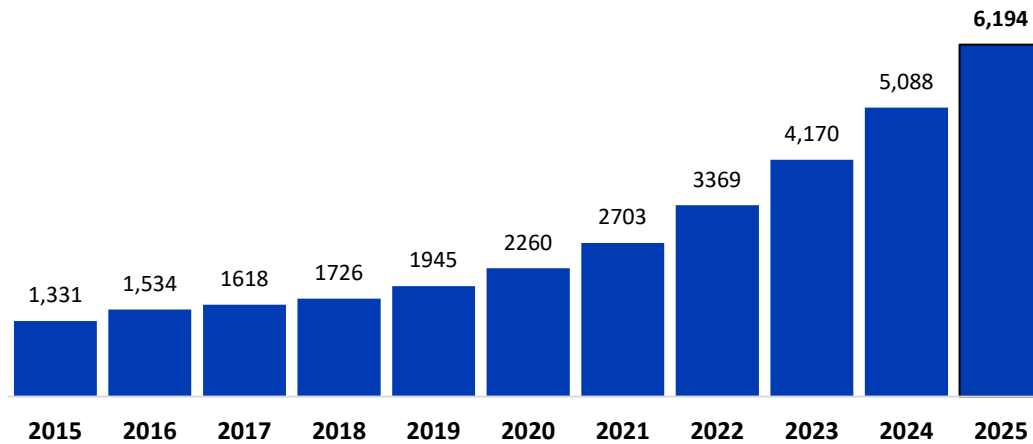
Dividend per share (TZS)



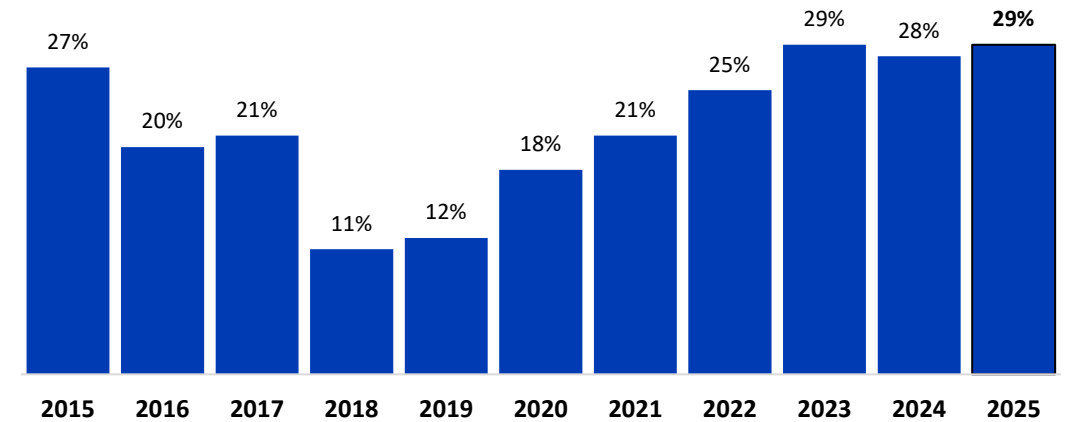
Basic Earnings per Share (TZS)



Book value per share (TZS)



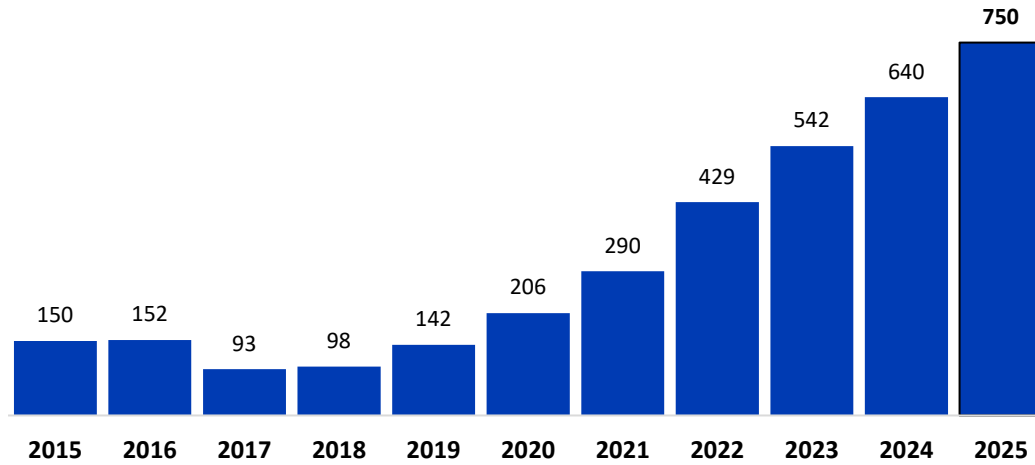
Return on average equity (%)



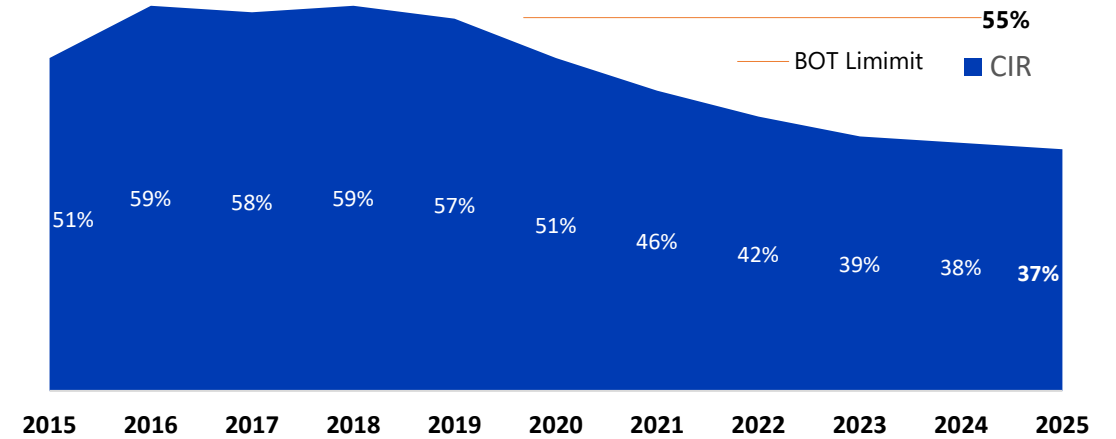


Our 10-year Journey (Continued)

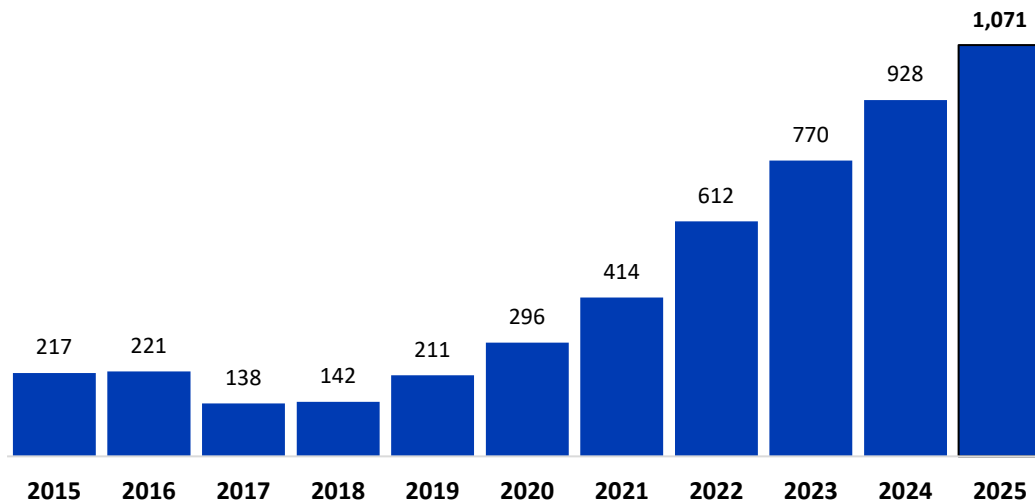
Profit After Tax(TZS Bn)



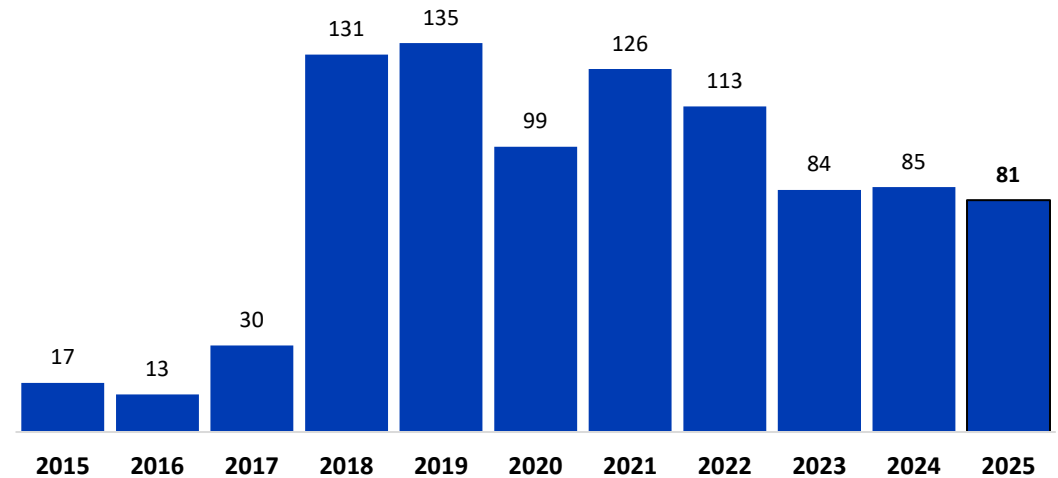
Cost to income ratio (%)



Profit Before Tax (TZS Bn)



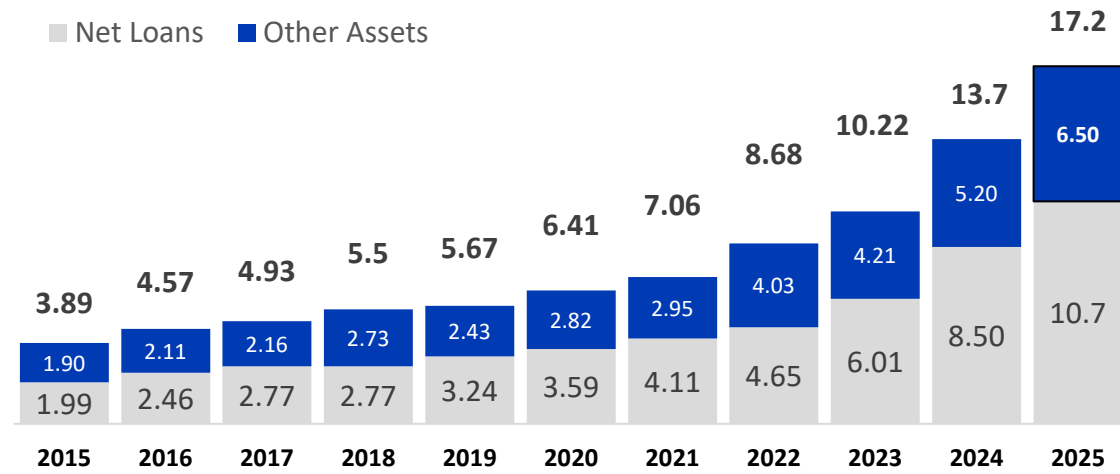
Impairment Provision (TZS Bn)



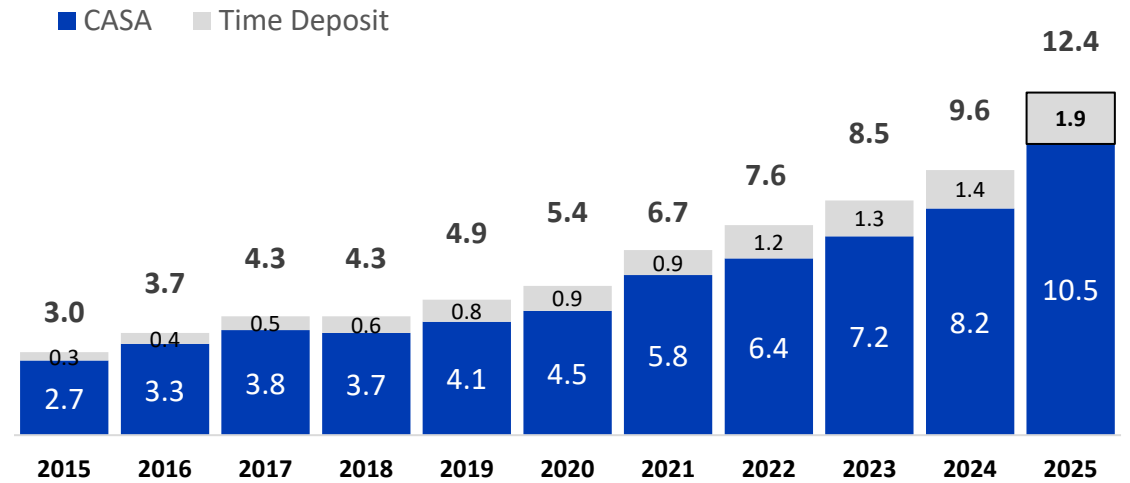


Our 10-year Journey (Continued)

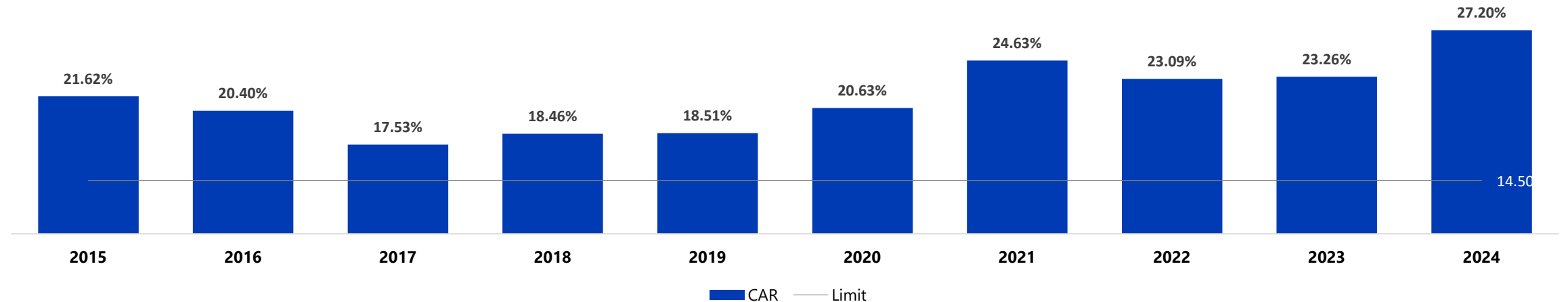
Total assets and net loans and advances (TZS Trillion)



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.

Our Reports



2024
Sustainability Report
is now available!





Integrated Annual Report 

2024/2025
is now available!

Explore our performance, impact, and journey of growth over the past year.

Scan Here:





Jamii Bond Allocation and Impact Report
is now available!



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email: investorrelations@nmbbank.co.tz

NMB Bank PLC
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



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