

# Fact Sheet 2025



## About NMB Bank Plc

NMB Bank Plc (NMB) is a licensed commercial bank in Tanzania, operating under the Banking and Financial Institutions Act, 2006. With over 9.2 million customer accounts, 241 branches in 97% of the country's districts, and a network of 63,421 agents, NMB ensures nationwide access to financial services.

The Bank offers a full range of products including savings, loans, and investments supported by digital solutions for personalized banking. Listed on the Dar es Salaam Stock Exchange and regulated by the Bank of Tanzania, NMB upholds strong governance and accountability. Recognized by Global Finance Magazine as the Safest Bank in Tanzania, it is committed to inclusive socio-economic growth.

### NMB Share Price Trend



|   | 2025              | 2024  | 2023  | 2022   | 2021   |
|---|-------------------|-------|-------|--------|--------|
| <b>Share Price (TZS)</b>                | as of August 31st |       |       |        |        |
| Highest                                 | 8,500             | 5,550 | 4,880 | 3,140  | 2,340  |
| Lowest                                  | 5,350             | 4,300 | 3,000 | 2,000  | 1,680  |
| Average                                 | 6,396             | 5,101 | 4,085 | 2,769  | 2,209  |
| Closing price                           | 8,410             | 5,350 | 4,500 | 3,020  | 2,000  |
| Volume traded ('000)                    | 5,014             | 6,279 | 6,405 | 11,342 | 14,984 |
| Market Capitalization in billions*      | 4,205             | 2,650 | 2,250 | 1,510  | 1,000  |
| <b>Ratios</b>                           |                   |       |       |        |        |
| Price-to-earnings ratio**               | 4.5               | 4.0   | 3.8   | 3.3    | 3.8    |
| Price-to-Book Value** (number of times) | 1.2               | 1.0   | 1.0   | 0.8    | 0.8    |
| Dividend yield (%) **                   | na                | 8     | 8.8   | 10.3   | 8.7    |

NMB Bank Plc shares its five-year share performance. Source: Dar es Salaam Stock Exchange

\* Based on the closing price

\*\* Based on the average price



**David Carol Nchimbi**  
Chairman  
ACPA



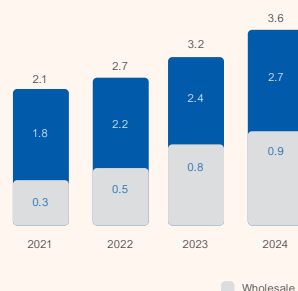
**Ruth Zaipuna**  
MD & CEO  
ACPA (T), MBA, CDIoDT

## Key Financial Highlights

In 2024, NMB Bank reported strong results, with a profit before tax of USD 0.38 billion (2021: USD 0.18 billion) and a profit after tax of USD 0.26 billion (2021: USD 0.13 billion), supported by revenue of USD 0.67 billion (2021: USD 0.43 billion). The balance sheet grew to USD 5.6 billion (2021: USD 3.78 billion) in assets, USD 3.9 billion in deposits (2021: USD 2.90 billion), and USD 3.5 billion in loans (2021: USD 2.02 billion). Efficiency and risk metrics improved, with a cost-to-income ratio of 38%, a NPL ratio of 2.9%, and a net interest margin (NIM) of 10%. Non-interest income (NFI) contributed 35% of revenue. Capital adequacy stood at 27.2% and market capitalization closed at USD 1.1 billion.

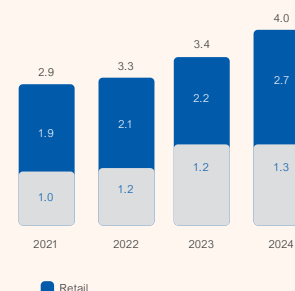
Gross Loans (\$ Billion)

**22% CAGR**



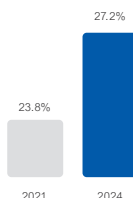
Customer Deposits (\$ Billion)

**13% CAGR**



Capital Adequacy Ratio

**27.2%**



NPL Ratio

**2.9%**

2021: 4.0%

NPL Coverage

**93%**

2021: 108%

LAR Ratio

**33.6%**

2021: 26.8%

Loan-To-Deposit Ratio

**91%**

2021: 73%



Best Bank  
**Euromoney**



Safest Bank  
**Global Banking & Finance Magazine**



Best Sustainability Bank Africa  
**Euromoney**



National Largest & Most Compliant Taxpayer  
**Tanzania Revenue Authority (TRA)**

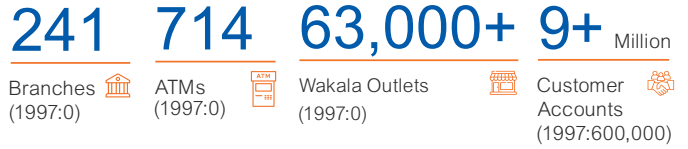
Scan here for full Integrated Annual Report 2024



## History

- 1997 **NMB Orgins:**  
1997 - NMB was established under the National Microfinance Bank Incorporation Act of 1997. Formed from the split of NBC into three separate entities, namely NBC Holding Corporation, NBC Bank (1997) Limited and National Microfinance Banking (1997) Limited.
- 2005 **Privatization:**  
Partial privatization: Government sells 49% to a consortium led by Rabobank Group (with local partners).
- 2008 **Public Listing:**  
IPO & listing on the Dar es Salaam Stock Exchange (DSE); Government offloads a further 21% to the public.
- 2017 **Name Change:**  
Name change from "National Microfinance Bank Plc" to "NMB Bank Plc"
- 2020 **Share transfer:**  
Rabobank's 34.9% stake transferred to ARISE B.V.
- 2021 Acquired all assets & liabilities of China Commercial Bank Ltd.
- 2023 Acquired assets & liabilities of Yetu Microfinance Bank Plc.
- 2025 **New Heights**

## Our Network (As of September 2025)

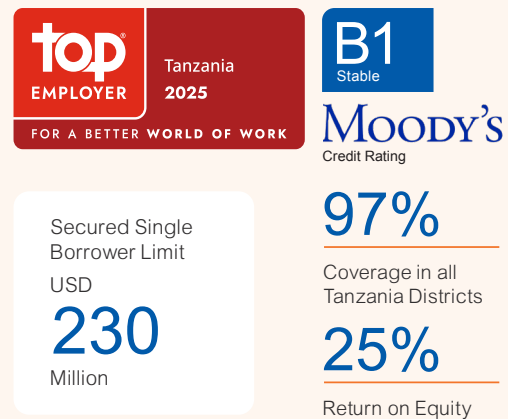


## Sustainability

NMB is strengthening its role in sustainable development and inclusive growth.

- Financed Emissions: Measured **61%** of the wholesale portfolio (≈\$ 0.49 trillion).
- Sustainable Finance: Disbursed USD **158 million** via the Jamii Bond to renewable energy, food security, water, and economic empowerment projects.
- Continue to allocate **1%** of PAT to CSI initiatives every year.

## Organizational Strength



## Products & Solutions

|   |   |  |
|---|---|--|
| <p><b>Retail Banking</b></p> <ul style="list-style-type: none"> <li>Personal Accounts</li> <li>Diaspora Banking</li> <li>HNWI &amp; Ultra Network</li> <li>Individual Banking</li> <li>Bancassurance</li> <li>Mobile Banking</li> <li>MSMEs &amp; Agri Financing</li> </ul> | <p><b>Wholesale Banking</b></p> <ul style="list-style-type: none"> <li>Corporate CASA A/C</li> <li>Corporate Loans</li> <li>Internet Banking</li> <li>Trade &amp; Working Capital Solutions</li> <li>Cash Management</li> <li>Syndication Services</li> </ul> | <p><b>Treasury</b></p> <ul style="list-style-type: none"> <li>Forex Exchange Services</li> <li>Advisory Services</li> <li>Bond Trading Services</li> <li>Custodianship Services</li> </ul> |
|---|---|--|

## NMB Bank PLC

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<https://www.nmbbank.co.tz/>

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