Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

NMB BANK PLC

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2025

(Amounts in million shillings)

		GROUP		BANK	
		Current Quarter 30.09.2025	Previous Quarter 30.06.2025	Current Quarter 30.09.2025	Previous Quarter 30.06.2025
A.	ASSETS				
1	Cash	650,820	477,276	650,820	477,276
2	Balances with Bank of Tanzania	1,016,988	793,896	1,016,988	793,896
3	Investments in Government securities	2,377,581	2,160,368	2,377,581	2,160,368
4	Balances with other banks and financial institutions	212,888	204,870	212,888	204,870
5	Cheques and items for clearing	78,285	21,342	78,285	21,342
6	Inter branch float items	250	-	250	-
7	Bills negotiated	2,656	47	2,656	47
8	Customers' liabilities for acceptances	-	-	-	-
9	Interbank loans receivables	958,210	1,083,583	958,210	1,083,583
10	Investments in other securities	19,025	18,804	19,025	18,804
11	Loans, advances and overdrafts	-	-	-	-
	(net of allowances for probable losses)	9,538,204	9,254,095	9,538,204	9,254,095
12	Other assets	381,304	381,491	372,382	372,518
13	Equity investments	4,233	4,234	43,872	43,872
14	Underwriting accounts	-	-	-	-
15	Property, Plant and equipment	230,956	211,556	237,864	219,917
16	**TOTAL ASSETS**	**15,471,399**	**14,611,562**	**15,509,025**	**14,650,588**
B.	LIABILITIES				
17	Deposits from other banks and financial institutions	33,124	21,664	33,124	21,664
18	Customer deposits	10,866,583	10,046,237	10,884,171	10,064,167
19	Cash letters of credit	83,851	87,920	83,851	87,920
20	Special Deposits	66,485	104,749	66,485	104,749
21	Payment orders/transfers payable	-	-	-	-
22	Bankers' cheques and drafts issued	765	765	765	765
23	Accrued taxes and expenses payable	154,269	133,755	150,798	130,268
24	Acceptances outstanding	-	-	-	-
25	Inter branch float items	-	47,839	-	47,839
26	Unearned income and other deferred charges	84,511	74,341	84,511	74,341
27	Other liablities	125,138	122,395	163,920	161,318
28	Borrowings	1,167,108	1,270,359	1,167,108	1,270,359
29	**TOTAL LIABILITIES**	**12,581,834**	**11,910,024**	**12,634,733**	**11,963,390**
30	**NET ASSETS /(LIABILITIES)**	**2,889,565**	**2,701,538**	**2,874,292**	**2,687,198**

(Amounts in million shillings)

		GROUP		BANK	
		Current Quarter 30.09.2025	Previous Quarter 30.06.2025	Current Quarter 30.09.2025	Previous Quarter 30.06.2025
C.	SHAREHOLDERS' FUNDS				
31	Paid up share capital	20,000	20,000	20,000	20,000
32	Capital reserves	-	-	-	-
33	Retained earnings	2,318,101	2,318,101	2,310,374	2,310,374
34	Profit(Loss) account	543,330	358,578	540,590	356,769
35	Other capital accounts	3,328	55	3,328	55
36	Minority interest	4,806	4,804	-	-
37	**TOTAL SHAREHOLDERS' FUNDS**	**2,889,565**	**2,701,538**	**2,874,292**	**2,687,198**
38	Contingent liabilities	3,952,539	4,043,705	3,952,539	4,043,705
39	Non performing loans & advances	267,181	274,358	267,181	274,358
40	Allowances for probable losses	271,212	259,738	271,212	259,738
41	Other non performing assets	538	2,667	538	2,667
D	SELECTED FINANCIAL CONDITION INDICATORS				
(i)	Shareholders Funds to total assets	19%	18%	19%	18%
(ii)	Non performing loans to total gross loans	2.7%	2.9%	2.7%	2.9%
(iii)	Gross loans and advances to total deposits	89%	93%	89%	93%
(iv)	Loans and advances to total assets	62%	63%	62%	63%
(v)	Earnings assets to total Assets	83%	86%	83%	86%
(vi)	Deposits growth	8%	4%	8%	4%
(vii)	Assets growth	6%	2%	6%	2%

15.5 Trillion Total Assets +16% YoY

11 Trillion Total Deposits +20% YoY

9.5 Trillion Loans & Advances +14% YoY

2.7% Non Performing Loans to Gross Loans

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE PERIOD ENDED 30 SEPTEMBER 2025

(Amounts in million shillings)

		GROUP		BANK		GROUP		BANK	
		Current Quarter 30.09.2025	Comparative Quarter 30.09.2024	Current Quarter 30.09.2025	Comparative Quarter 30.09.2024	Current Year Cumulative 30.09.2025	Comparative Year Cumulative 30.09.2024	Current Year Cumulative 30.09.2025	Comparative Year Cumulative 30.09.2024
1	Interest income	398,357	344,972	398,357	344,972	1,130,972	1,010,552	1,130,972	1,010,552
2	Interest expense	(86,329)	(79,815)	(86,704)	(79,815)	(251,465)	(231,568)	(252,523)	(231,568)
3	**Net interest income (1minus2)**	**312,028**	**265,157**	**311,653**	**265,157**	**879,507**	**778,984**	**878,449**	**778,984**
4	Bad debts written off	-	-	-	-	-	-	-	-
5	Impairment Losses on Loans and Advances	(23,193)	(25,145)	(23,193)	(25,145)	(65,382)	(76,003)	(65,382)	(76,003)
6	**Non interest income:**	**147,968**	**149,141**	**147,982**	**149,148**	**459,572**	**429,683**	**459,593**	**429,704**
	6.1 Foreign currency dealings and translation gain/(loss)	23,481	27,052	23,481	27,052	77,402	93,658	77,402	93,658
	6.2 Fee and commissions	116,680	116,134	116,680	116,134	351,474	317,431	351,474	317,431
	6.3 Dividend income	45	65	45	65	45	65	45	65
	6.4 Other operating income	7,762	5,890	7,776	5,897	30,651	18,529	30,672	18,550
7	**Non interest expense:**	**(172,955)**	**(153,052)**	**(173,841)**	**(154,003)**	**(497,766)**	**(445,834)**	**(500,389)**	**(448,599)**
	7.1 Salaries and benefits	(95,833)	(85,952)	(95,833)	(85,952)	(280,758)	(246,965)	(280,758)	(246,965)
	7.2 Fees and commissions	(2,863)	(1,491)	(2,863)	(1,491)	(9,243)	(6,560)	(9,243)	(6,560)
	7.3 Other operating expenses	(74,259)	(65,609)	(75,145)	(66,560)	(207,765)	(192,309)	(210,388)	(195,074)
8	**Operating income/(loss)**	**263,848**	**236,101**	**262,601**	**235,157**	**775,931**	**686,830**	**772,271**	**684,086**
9	Income tax expense	(79,094)	(74,356)	(78,780)	(74,075)	(232,601)	(210,909)	(231,681)	(210,062)
10	**Net income(loss)after income tax**	**184,754**	**161,745**	**183,821**	**161,082**	**543,330**	**475,921**	**540,590**	**474,024**
11	Other comprehensive income, net of tax Fair value gain/ (loss) on FVOCI – net of tax	3,273	2,588	3,273	2,588	1,278	1,475	1,278	1,475
	Total comprehensive income for the year	**188,027**	**164,333**	**187,094**	**163,670**	**544,608**	**477,396**	**541,868**	**475,499**

		GROUP		BANK		GROUP		BANK	
		Current Quarter 30.09.2025	Comparative Quarter 30.09.2024	Current Quarter 30.09.2025	Comparative Quarter 30.09.2024	Current Year Cumulative 30.09.2025	Comparative Year Cumulative 30.09.2024	Current Year Cumulative 30.09.2025	Comparative Year Cumulative 30.09.2024
12	Number of employees	4,044	3,847	4,044	3,847	4,044	3,847	4,044	3,847
13	Basic earnings per share	1,478	1,294	1,471	1,289	1,449	1,264	1,442	1,264
14	Diluted earnings per share	1,478	1,294	1,471	1,289	1,449	1,264	1,442	1,264
15	Number of branches	242	240	242	240	242	240	242	240
	SELECTED PERFORMANCE INDICATORS								
(i)	Return on average total assets	5%	5%	5%	5%	5%	5%	5%	5%
(ii)	Return on average shareholders funds	26%	28%	26%	28%	26%	28%	26%	28%
(iii)	Non interest expense to gross income	38%	37%	39%	38%	38%	37%	39%	38%
(iv)	Net interest income to average earning assets	10%	9%	10%	9%	9%	10%	9%	10%

776 Billion Profit Before Tax +13% YoY

543 Billion Profit After Tax +14% YoY

Cost to Income Ratio (CIR) 38%

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Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

NMB BANK PLC

STATEMENT OF CASH FLOW
FOR THE PERIOD ENDED 30 SEPTEMBER 2025

(Amounts in million shillings)

	GROUP		BANK		GROUP		BANK	
	Current Quarter 30.09.2025	Previous Quarter 30.06.2025	Current Quarter 30.09.2025	Previous Quarter 30.06.2025	Current Year Cumulative 30.09.2025	Comparative Year Cumulative 30.09.2024	Current Year Cumulative 30.09.2025	Comparative Year Cumulative 30.09.2024
I: Cash flow from Operating activities:								
Net income(loss)	263,848	249,022	262,601	247,581	775,931	686,830	772,271	684,086
Adjustment for:								
- Impairment/amortization	(8,013)	18,677	(6,433)	16,566	22,184	27,425	22,050	27,281
- Net change in loans and advances	(284,109)	(440,635)	(284,109)	(440,635)	(1,039,527)	(657,839)	(1,039,527)	(657,839)
- Gain/loss on sale of assets	-	-	-	-	-	-	-	-
- Net change in deposits	789,473	383,334	789,131	383,090	1,530,827	776,518	1,535,521	780,517
- Net change in short term negotiable securities	-	-	-	-	-	-	-	-
- Net change in other liabilities	(14,410)	44,871	(14,537)	50,806	68,843	37,009	64,962	30,741
- Net change in other assets	(59,662)	70,117	(59,713)	67,791	(54,732)	(45,037)	(52,312)	(40,378)
- Tax paid	(77,509)	(77,509)	(77,322)	(77,322)	(235,984)	(221,164)	(235,423)	(220,666)
- Others	(132,995)	24,297	(132,995)	24,297	(165,427)	(57,111)	(165,427)	(57,111)
Net cash provided (used) by operating activities	**476,623**	**272,174**	**476,623**	**272,174**	**902,115**	**546,631**	**902,115**	**546,631**
II. Cash flow from Investing activities:								
Dividends received	-	-	-	-	-	-	-	-
Purchase of fixed assets	(12,972)	(28,017)	(12,972)	(28,017)	(49,911)	(21,303)	(49,911)	(21,303)
Proceeds from sale of fixed assets	-	-	-	-	-	-	-	-
Purchase of non-dealing securities	-	-	-	-	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-	-	-	-	-
Others-(Equity investment and Securities)	(214,161)	105,347	(214,161)	105,347	(126,452)	89,287	(126,452)	89,287
Net cash provided (used) by investing activities	**(227,133)**	**77,330**	**(227,133)**	**77,330**	**(176,363)**	**67,984**	**(176,363)**	**67,984**

(Amounts in million shillings)

	GROUP		BANK		GROUP		BANK	
	Current Quarter 30.09.2025	Previous Quarter 30.06.2025	Current Quarter 30.09.2025	Previous Quarter 30.06.2025	Current Year Cumulative 30.09.2025	Comparative Year Cumulative 30.09.2024	Current Year Cumulative 30.09.2025	Comparative Year Cumulative 30.09.2024
III: Cash Flow from Financing activities:								
Repayment of long-term debt	-	-	-	-	-	-	-	-
Proceeds from issuance of long term debt	-	-	-	-	-	-	-	-
Proceeds from issuance of share	-	-	-	-	-	-	-	-
Payment of cash dividends	-	(214,425)	-	(214,425)	(214,425)	(180,590)	(214,425)	(180,590)
Net change in other borrowings	(103,251)	(67,118)	(103,251)	(67,118)	(194,145)	104,318	(194,145)	104,318
Others (Specify)	-	-	-	-	-	-	-	-
Net cash provided(used) by financing activities	**(103,251)**	**(281,543)**	**(103,251)**	**(281,543)**	**(408,570)**	**(76,272)**	**(408,570)**	**(76,272)**
IV: Cash and Cash equivalents:								
Net increase/(decrease) in cash and cash equivalents	146,239	67,961	146,239	67,961	317,182	538,343	317,182	538,343
Cash and cash equivalents at the beginning of the year	1,950,104	1,882,143	1,950,104	1,882,143	1,779,161	1,172,202	1,779,161	1,172,202
Cash and cash equivalents at the end of the year	**2,096,343**	**1,950,104**	**2,096,343**	**1,950,104**	**2,096,343**	**1,710,545**	**2,096,343**	**1,710,545**

CONDENSED GROUP STATEMENT OF CHANGES IN EQUITY
AS AT 30 SEPTEMBER 2025

(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Valuation)	Total
Current Year 30 September 2025							
Balance as at the beginning of the year	**20,000**	**-**	**2,532,526**	**-**	**-**	**6,854**	**2,559,380**
Profit for the year	-	-	543,330	-	-	-	543,330
Other Comprehensive Income	-	-	-	-	-	1,280	1,280
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(214,425)	-	-	-	(214,425)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	**20,000**	**-**	**2,861,431**	**-**	**-**	**8,134**	**2,889,565**
Previous Year 31 December 2024							
Balance as at the beginning of the Year	**20,000**	**-**	**2,066,586**	**-**	**-**	**5,991**	**2,092,577**
Profit for the year	-	-	646,530	-	-	363	646,893
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(180,590)	-	-	-	(180,590)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	500	500
Balance as at the end of the Previous period	**20,000**	**-**	**2,532,526**	**-**	**-**	**6,854**	**2,559,380**

CONDENSED BANK'S STATEMENT OF CHANGES IN EQUITY
AS AT 30 SEPTEMBER 2025

(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Valuation)	Total
Current Year 30 September 2025							
Balance as at the beginning of the year	**20,000**	**-**	**2,524,799**	**-**	**-**	**2,050**	**2,546,849**
Profit for the year	-	-	540,590	-	-	-	540,590
Other Comprehensive Income	-	-	-	-	-	1,278	1,278
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(214,425)	-	-	-	(214,425)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	**20,000**	**-**	**2,850,964**	**-**	**-**	**3,328**	**2,874,292**
Previous Year 31 December 2024							
Balance as at the beginning of the Year	**20,000**	**-**	**2,062,118**	**-**	**-**	**1,550**	**2,083,668**
Profit for the year	-	-	643,271	-	-	-	643,271
Other Comprehensive Income	-	-	-	-	-	500	500
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(180,590)	-	-	-	(180,590)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the Previous period	**20,000**	**-**	**2,524,799**	**-**	**-**	**2,050**	**2,546,849**

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30 SEPTEMBER 2025

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements.

Name and Title	Signature	Date
Ruth Zaipuna **Managing Director and Chief Executive Officer**		October 24, 2025
Juma Kimori **Executive Director Finance and Chief Financial Officer**		October 24, 2025
Benedicto Baragomwa **Chief Internal Auditor**		October 24, 2025

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Name	Signature	Date
David Nchimbi **Board Chairman**		October 24, 2025
Benson Mahenya **Board Director**		October 24, 2025