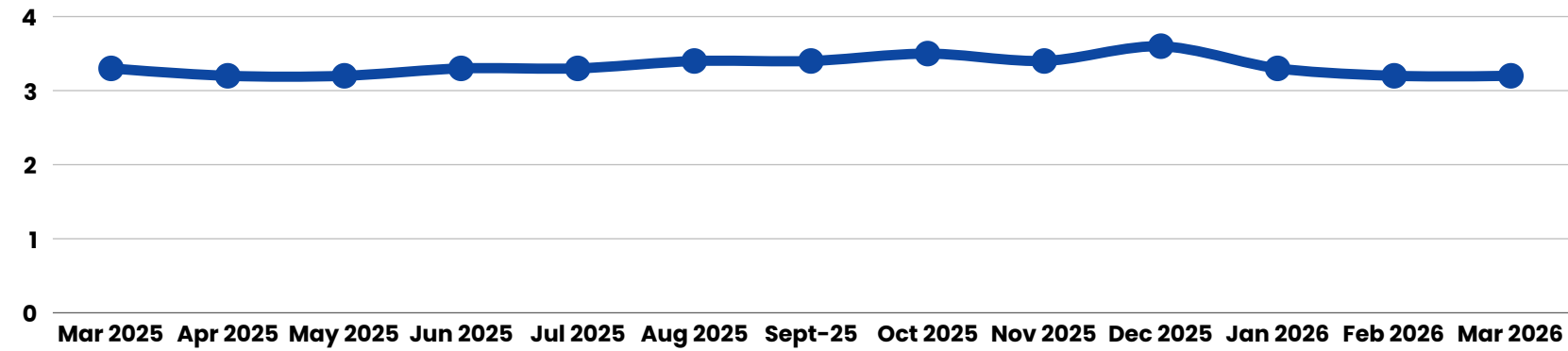


Listed Banks Performance Q1 2026

Discovering Value in the Banking Sector

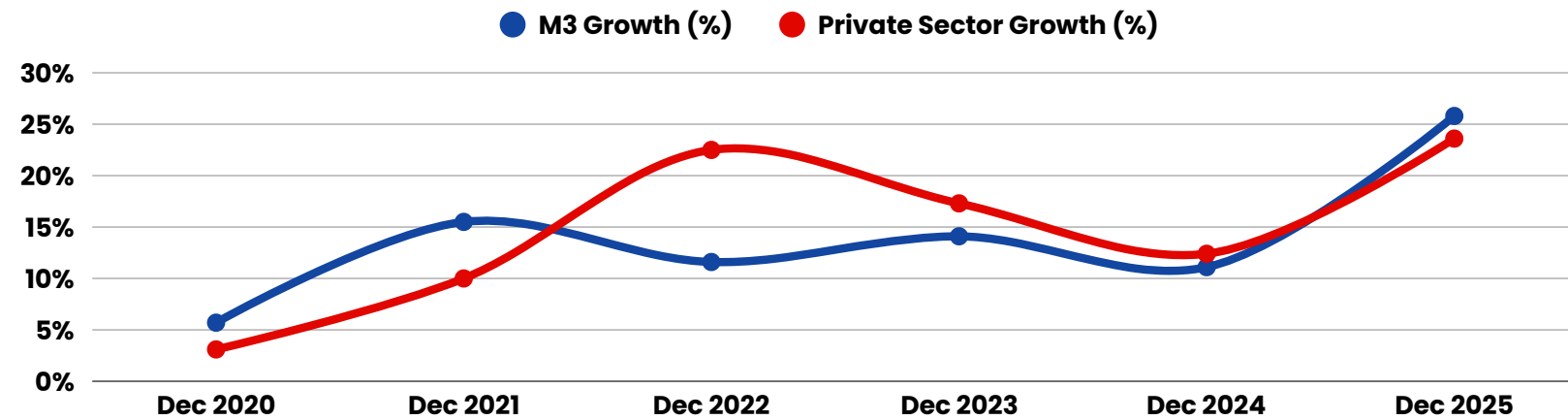
Macro Economic Fundamentals

Inflation Rate %

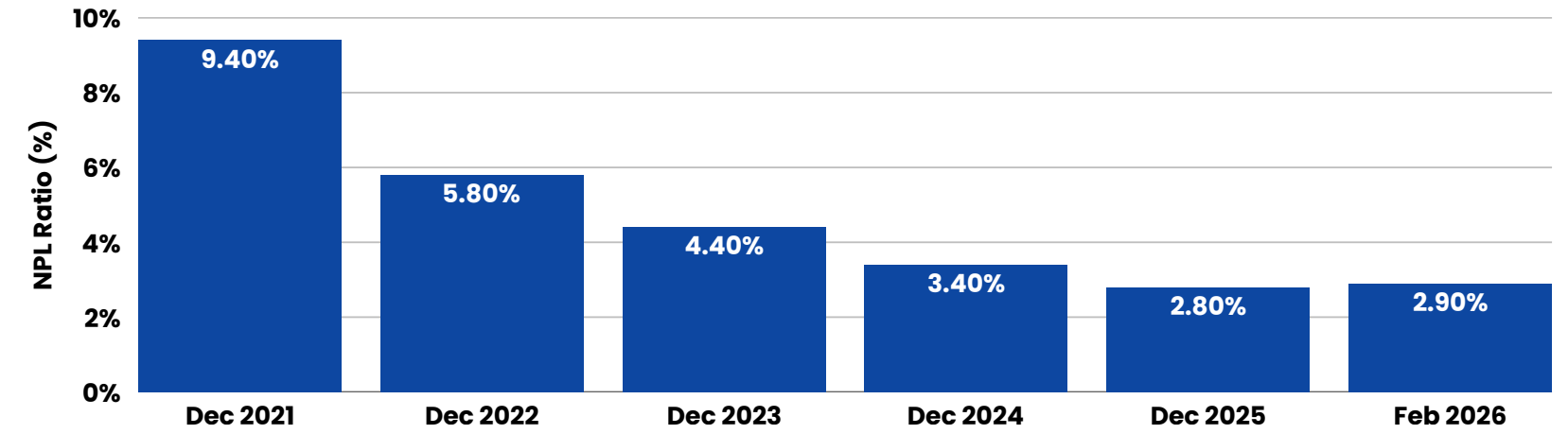


Within BOT's Target of 3 to 5 Percent

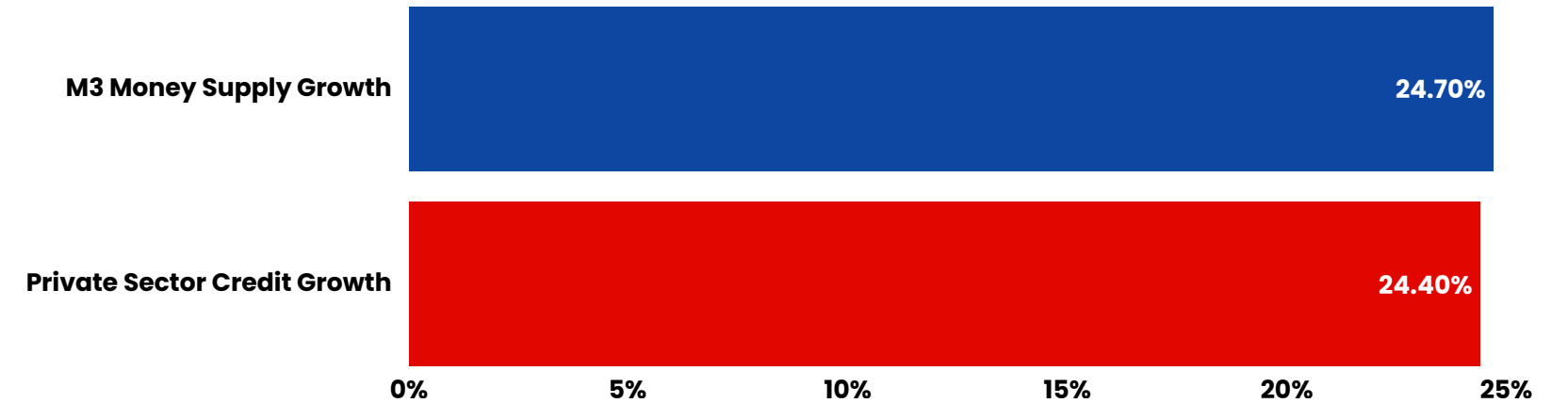
Annual % Growth



Sector - Non Performing Loans (NPL%)



Current Annual Growth (Feb-26)



"We are witnessing a transition from a credit-led recovery phase in 2022 to a liquidity-supported expansion phase in 2025, with improving asset quality and stable inflation reinforcing the sustainability of the banking cycle."

Credit Exposure – Sectorial



Sector Credit Growth (%YoY)	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Dec 2025	Jan 2026	Feb 2026
Personal	13.1	9.4	14.7	13.6	13.7	13.1	15	14.7	11.3	10.3	17.7	17.8	18.9
Transport & Communication	14.5	22.4	23.8	25.6	25.7	18.9	18.8	17.4	18.7	22.1	29.4	34.2	39.4
Hotels & Restaurants	4.6	5.4	7	21.7	22.5	13	11.4	16.3	23.2	19.4	2.5	1.6	5.2
Manufacturing	16.9	10.9	7.7	7.3	2.5	6.3	3.4	0.1	5.2	2.8	-8.2	-7.7	-8.5
Building & Construction	23.1	35.1	39.2	27.9	25.7	21.6	14.8	15.7	14.2	22.4	25.6	29.5	28.1
Agriculture	37.2	36.3	29.8	29.8	30.2	31.8	30.1	27.6	25.6	27	28.9	27.9	31.9
Mining & Quarrying	-28.2	-24.8	-10.5	22.9	20.8	0.8	3.2	32.4	29.7	30.1	91.1	91.4	103.9
Trade	5.8	12.7	14.4	24.1	21.3	26.2	29.2	24.8	21.8	29.4	49.7	50	48.7

“The current credit expansion is clearly corporate-led, driven by trade financing, infrastructure-linked sectors, and a sharp uptick in extractive industry exposure, while retail lending remains stable and secondary.”

Performance Breakdown



2025 Overview

TZS M	Q1 2025	Q2 2025	Q3 2025	Q4 2025
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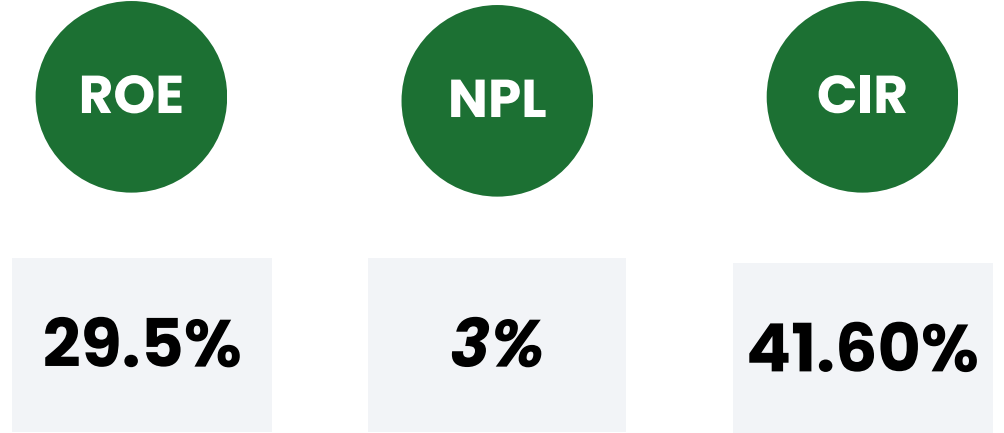
Net Income	173,413	173,040	174,009	204,144
EPS	66	66	67	78
BVPS	910	913	976	1,065

	FY 2025
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Net Profit:	TZS M 728,565
EPS:	TZS 279
DPS:	TZS 90

TZS M	Q1 2025	Q2 2025	Q3 2025	Q4 2025
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Customer Deposits	13,580,921	13,751,376	14,678,483	16,028,098
Loans, Advances & Overdrafts	12,249,789	12,827,776	13,740,050	14,659,421

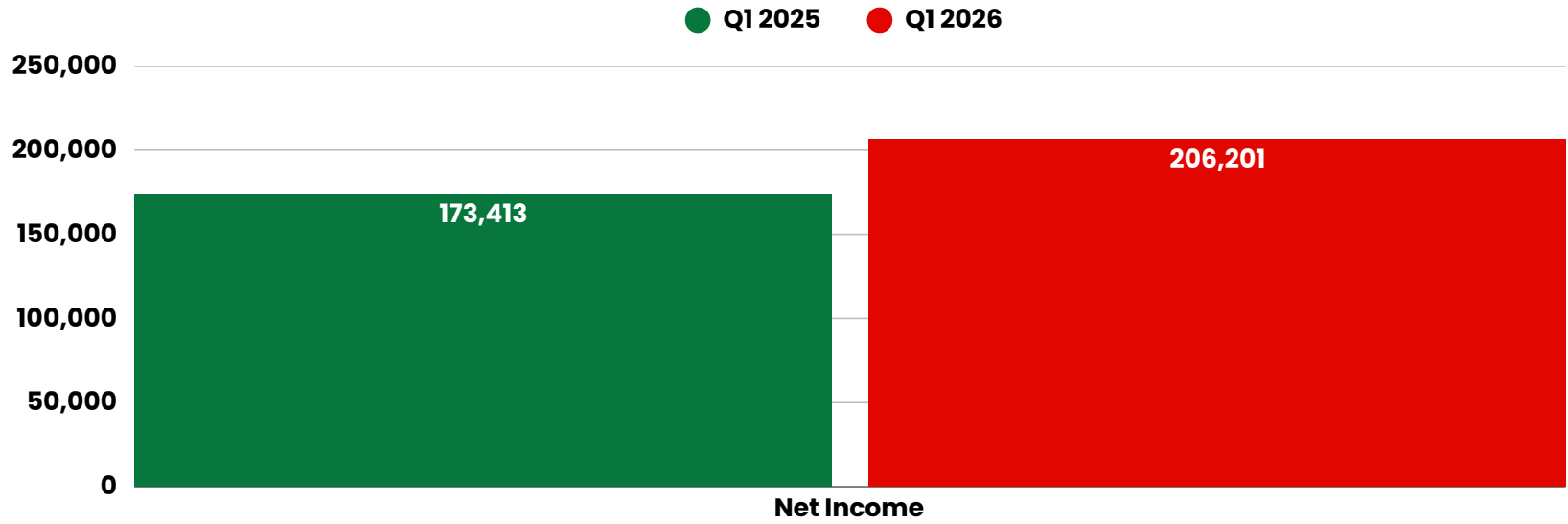


Performance Breakdown

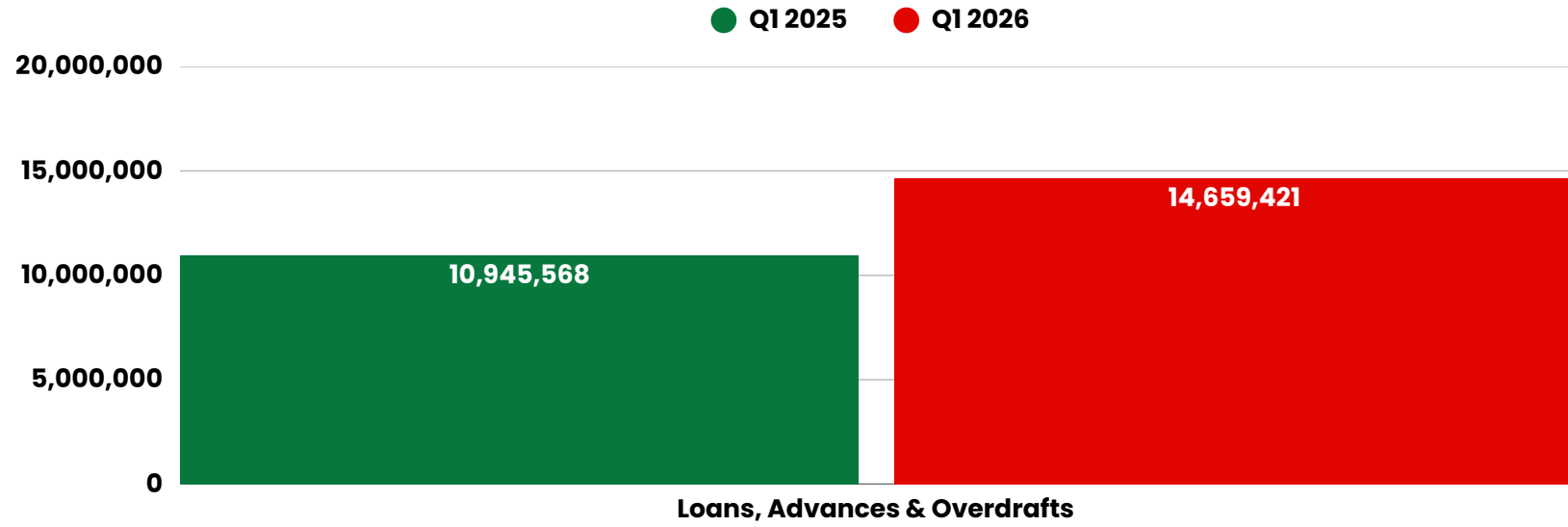


2026 Performance

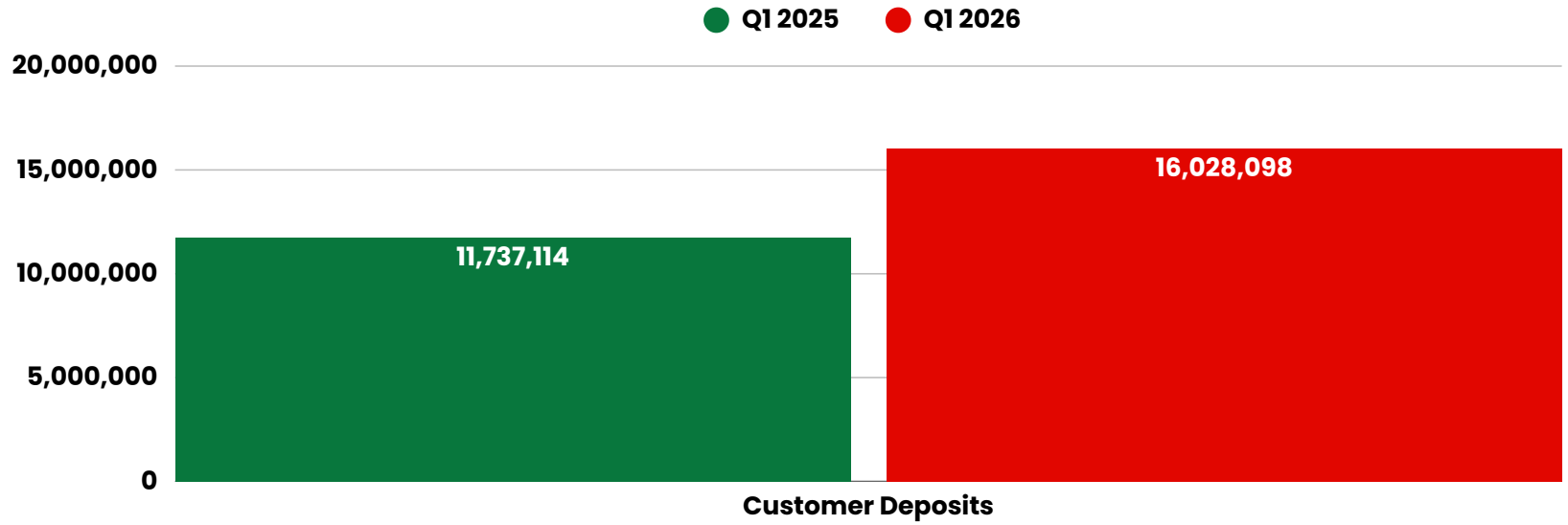
Net Income (TZS M)



Loans, Advances & Overdrafts (TZS M)



Customer Deposits (TZS M)



Growth Rates (YoY)	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
Net Income Growth	36.01%	17.33%	29.94%	43.86%	18.91%
Total Assets Growth	26.47%	31.68%	27.50%	33.91%	35.28%
Loan Portfolio Growth	23.57%	29.07%	27.12%	32.51%	33.93%
Deposits Growth	25.24%	36.90%	35.56%	35.50%	36.56%
Book Value	910	913	976	1,065	1170

Performance Breakdown



2025 Overview

TZS M	Q1 2025	Q2 2025	Q3 2025	Q4 2025
-------	---------	---------	---------	---------

Net Income	184,145	174,433	184,754	206,441
EPS	1,473	1,395	1,478	1,520
BVPS	5,486	5,403	5,779	6,194

	FY 2025
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Net Profit:	TZS M 760,064
EPS:	TZS 1,520
DPS:	TZS 500*

TZS M	Q1 2025	Q2 2025	Q3 2025	Q4 2025
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Customer Deposits	9,661,553	10,046,237	10,866,583	12,248,900
Loans, Advances & Overdrafts	8,813,460	9,254,095	9,538,204	10,430,093

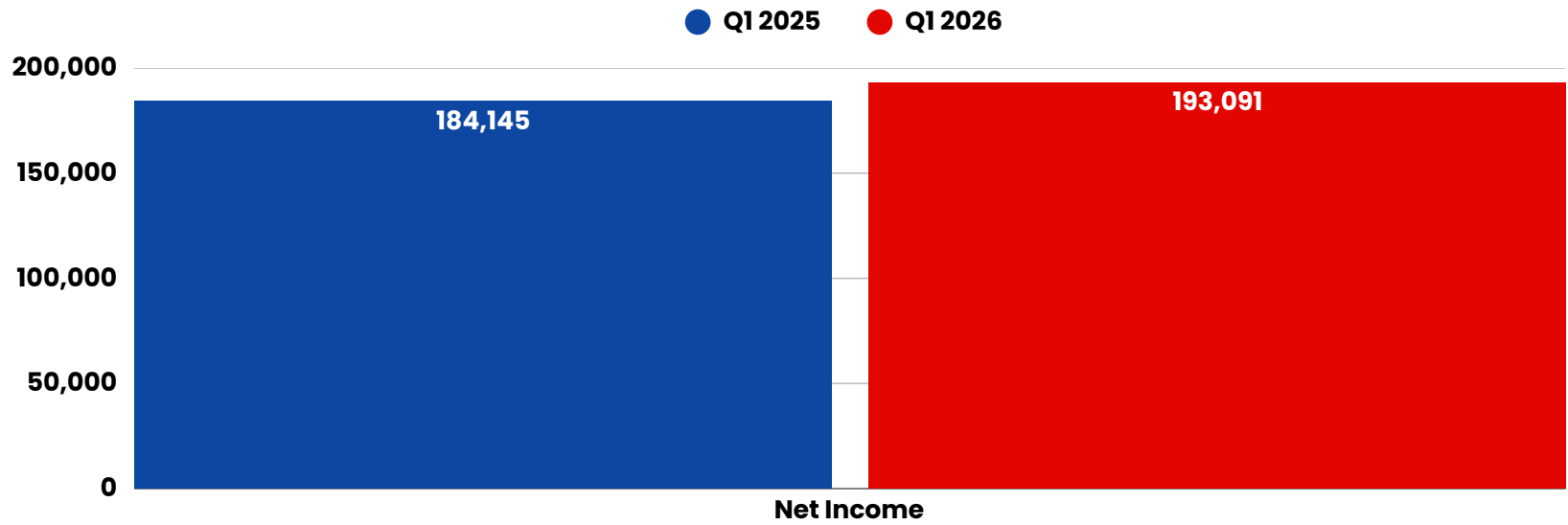
ROE	NPL	CIR
27.0%	2.9%	37%

Performance Breakdown

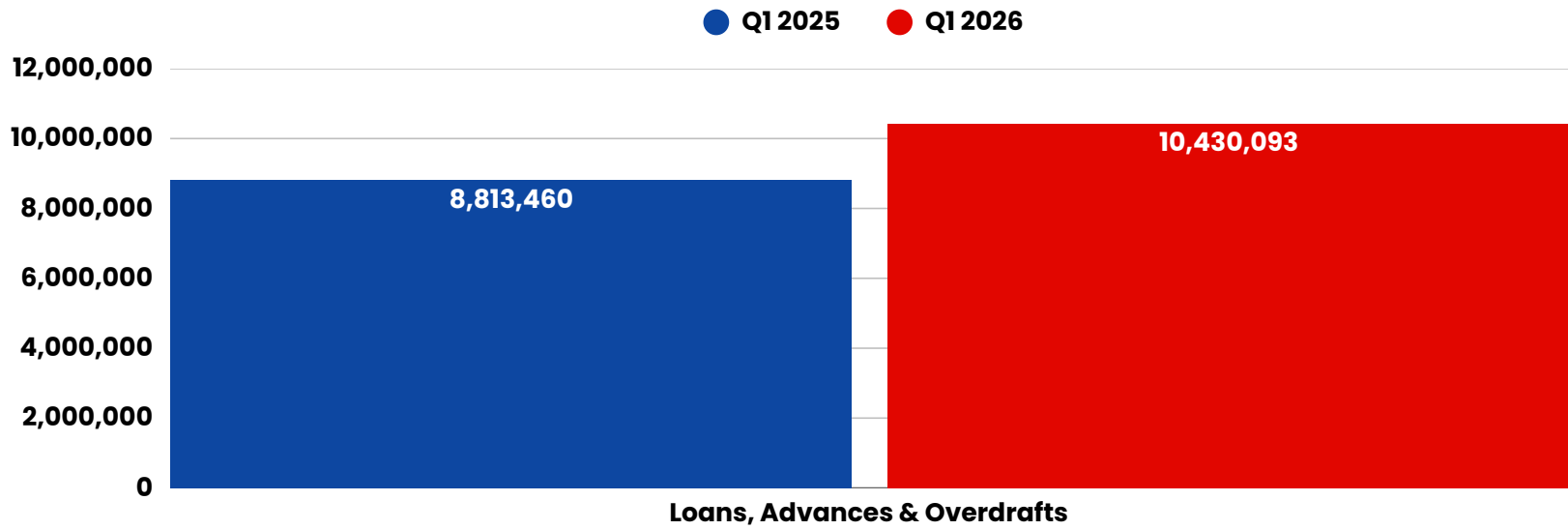


2026 Performance

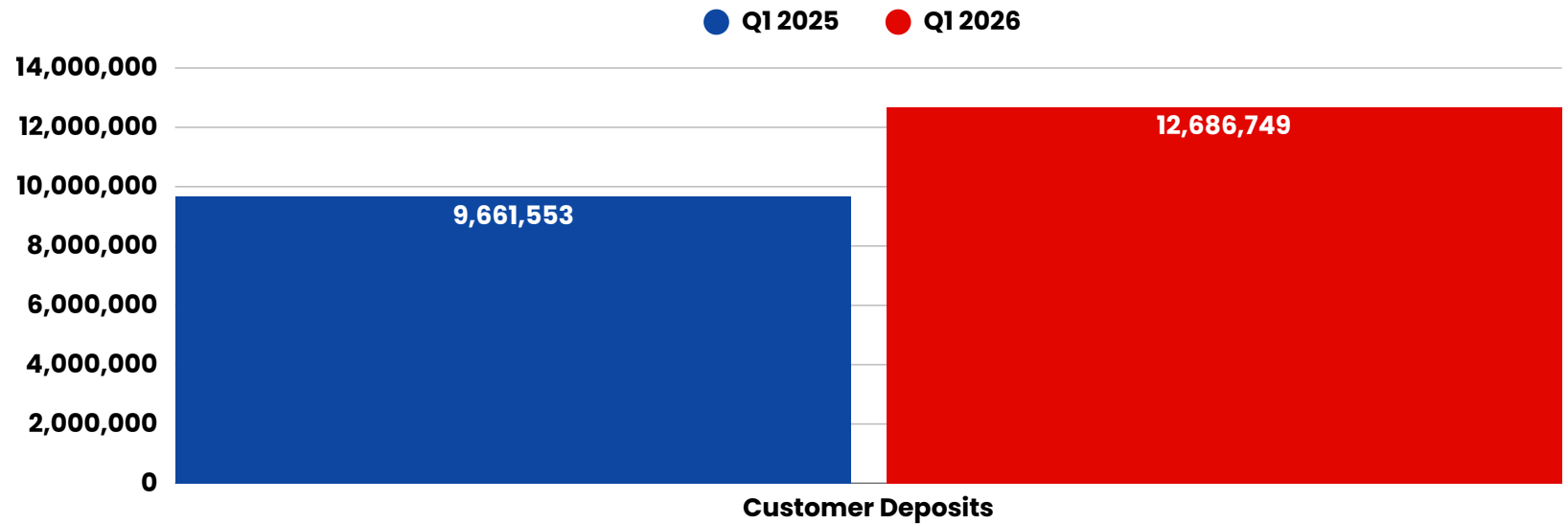
Net Income (TZS M)



Loans, Advances & Overdrafts (TZS M)



Customer Deposits (TZS M)



Growth Rates (YoY)	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
Net Income Growth	22.50%	13.40%	14.20%	22.90%	5.00%
Total Assets Growth	14.70%	12.70%	15.50%	25.10%	25.40%
Loan Portfolio Growth	12.20%	13.90%	14.00%	22.70%	21.90%
Deposits Growth	15.20%	12.90%	20.40%	31.90%	31.30%
Book Value	5,485.81	5,403.08	5,779.13	6,194.31	6,613.81

Performance Breakdown



2025 Overview

TZS M	Q1 2025	Q2 2025	Q3 2025	Q4 2025
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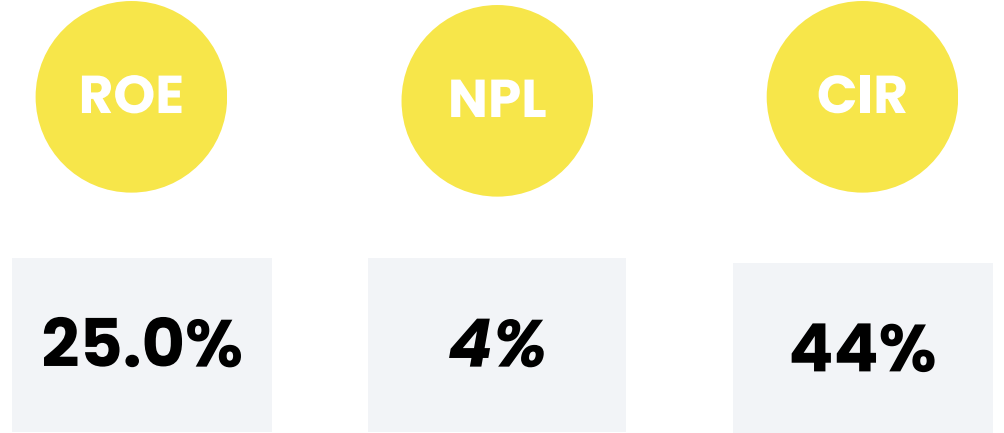
Net Income	3,939	3,472	3,621	2,770
EPS	200	152	159	121
BVPS	1,869	2,017	2,041	2,157

	FY 2025
--	---------

Net Profit:	TZS M 12,930
EPS:	TZS 548.93
DPS:	TZS 140*

TZS M	Q1 2025	Q2 2025	Q3 2025	Q4 2025
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Customer Deposits	225,536	227,038	229,008	238,674
Loans, Advances & Overdrafts	167,723	177,952	184,208	188,352

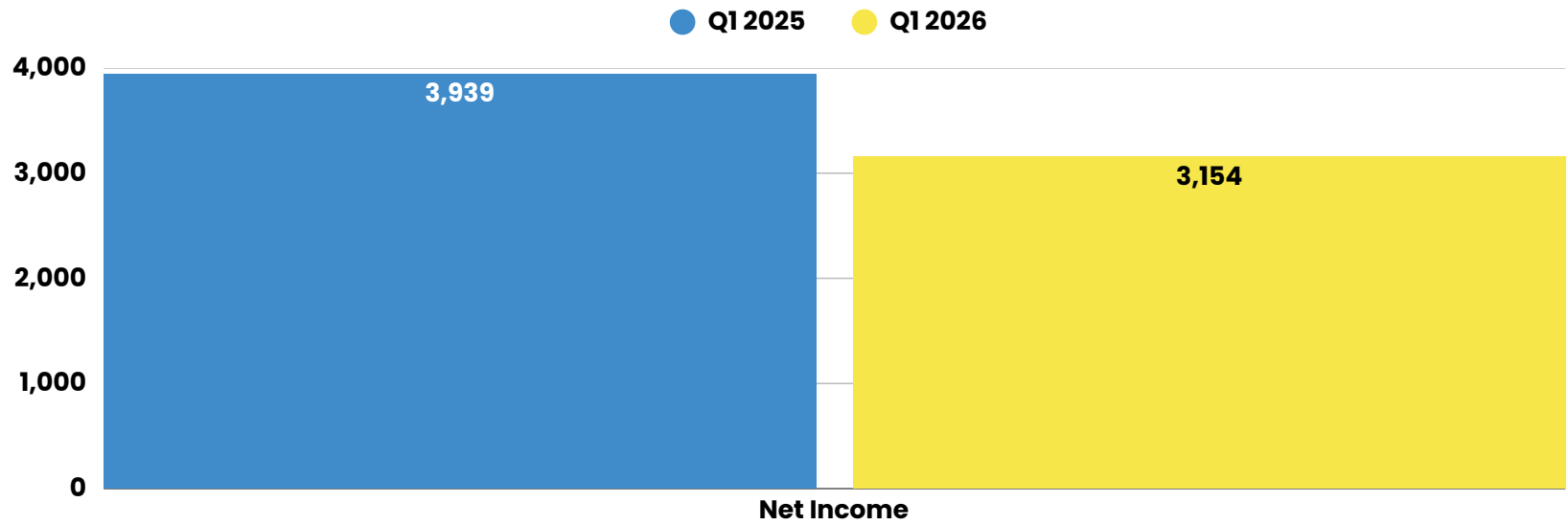


Performance Breakdown

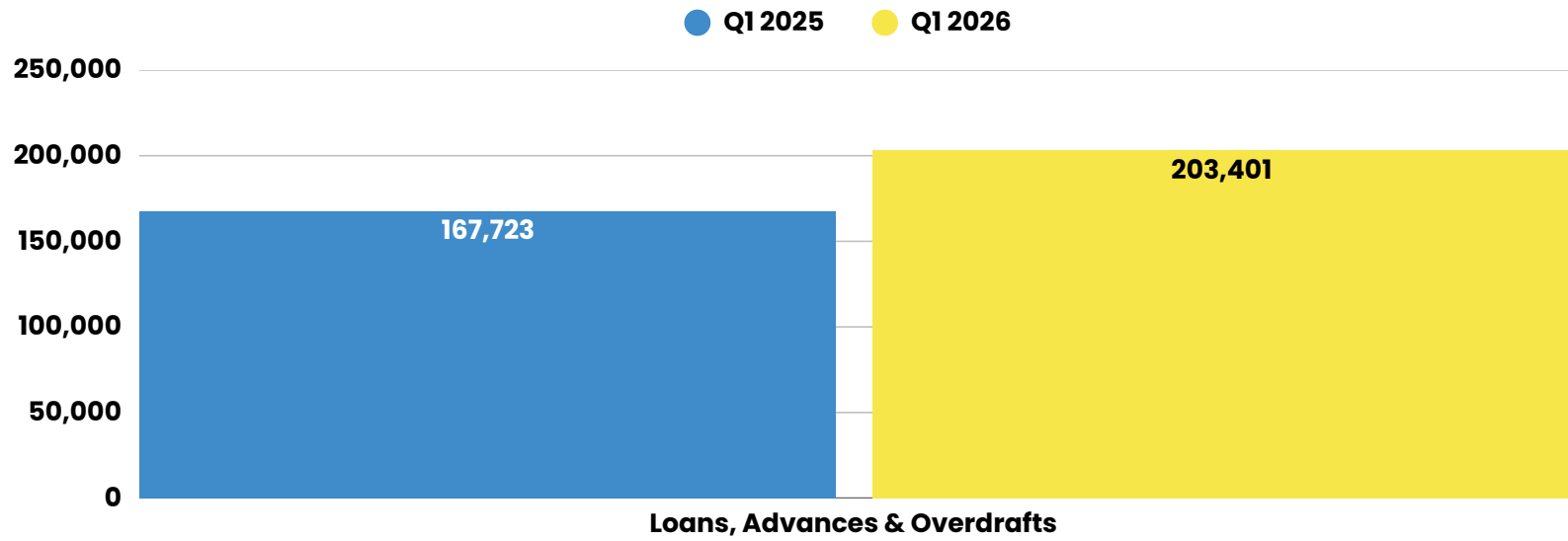


2026 Performance

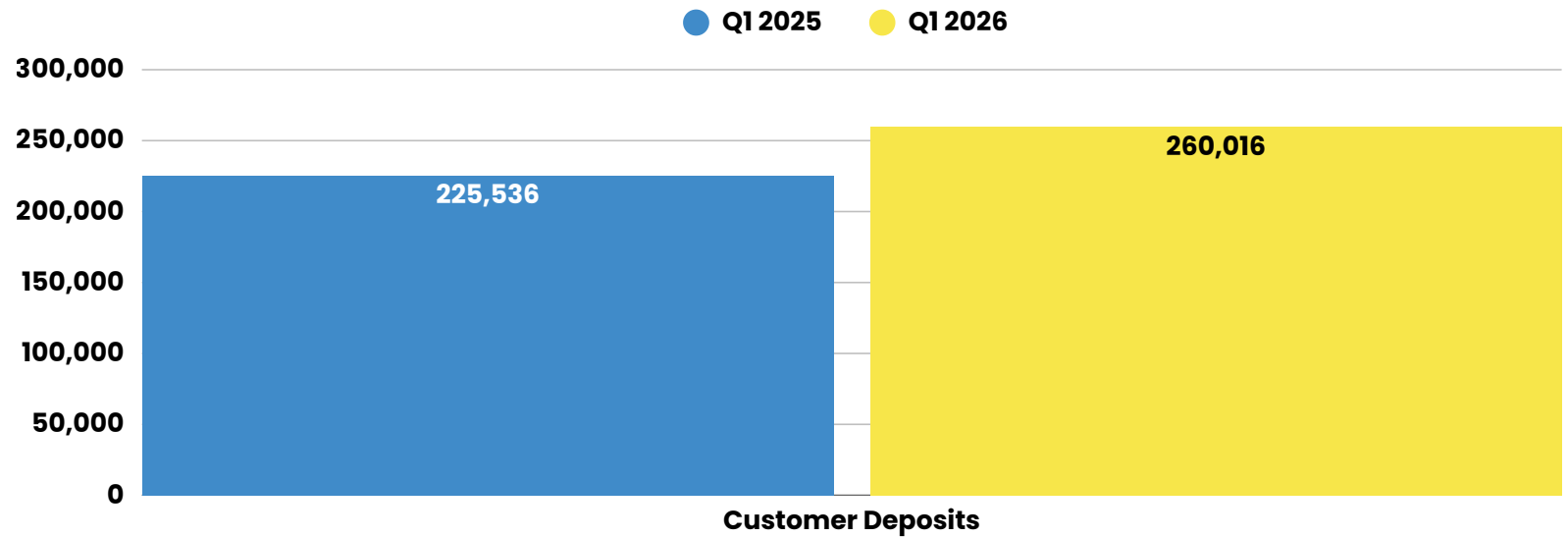
Net Income (TZS M)



Loans, Advances & Overdrafts (TZS M)



Customer Deposits (TZS M)



Growth Rates (YoY)	Q4 2025	Q1 2026
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Net Income Growth	458.50%	-19.90%
Total Assets Growth	11.30%	12.80%
Loan Portfolio Growth	15.70%	21.30%
Deposits Growth	11.20%	15.30%
Book Value	2,157.29	2,228.95

Performance Breakdown



2025 Overview

TZS M	Q1 2025	Q2 2025	Q3 2025	Q4 2025
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Net Income **641** **715** **769** **1,719**

EPS 21 24 26 57

BVPS 780 802 827 885

	FY 2025
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Net Profit: TZS M 4,753

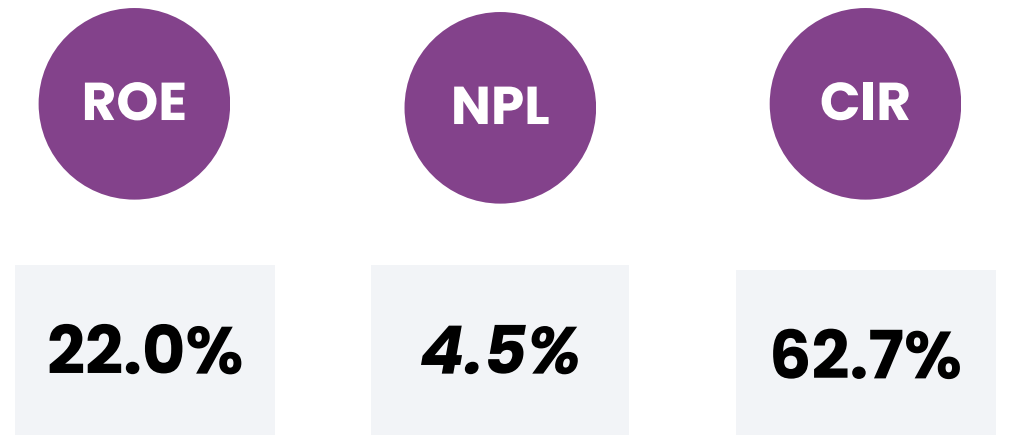
EPS: TZS 159

DPS: Not Expected

TZS M	Q1 2025	Q2 2025	Q3 2025	Q4 2025
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Customer Deposits 98,364 100,842 109,172 112,318

Loans, Advances & Overdrafts 88,376 92,120 98,208 107,790

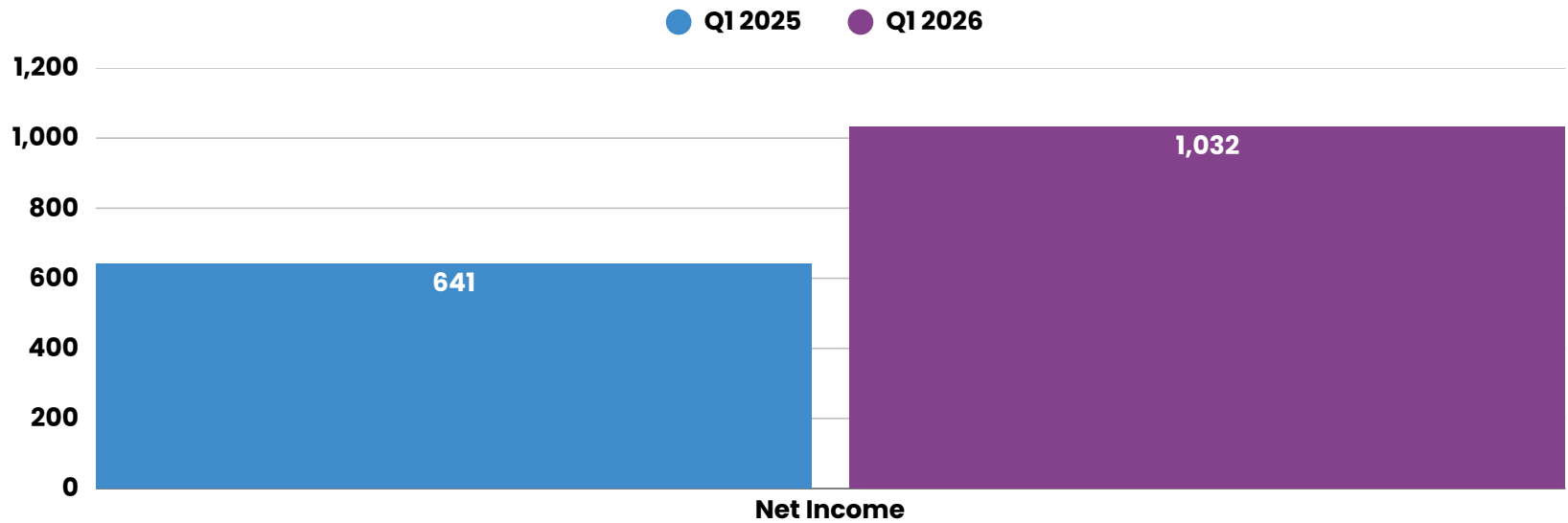


Performance Breakdown

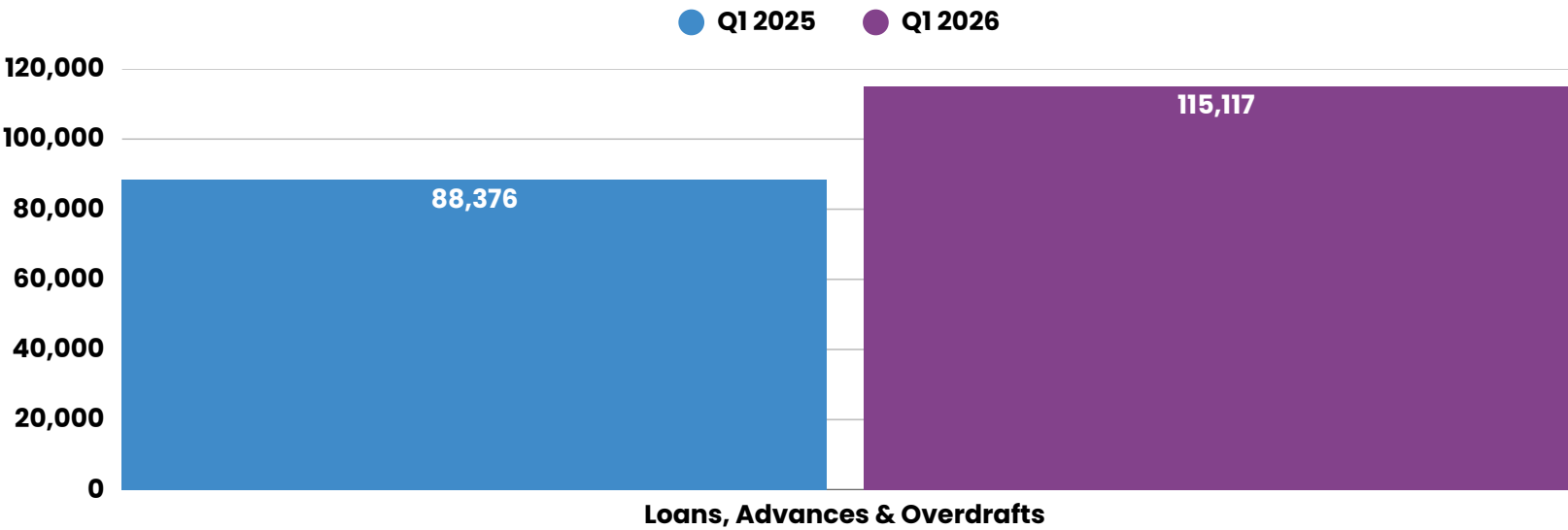


2026 Performance

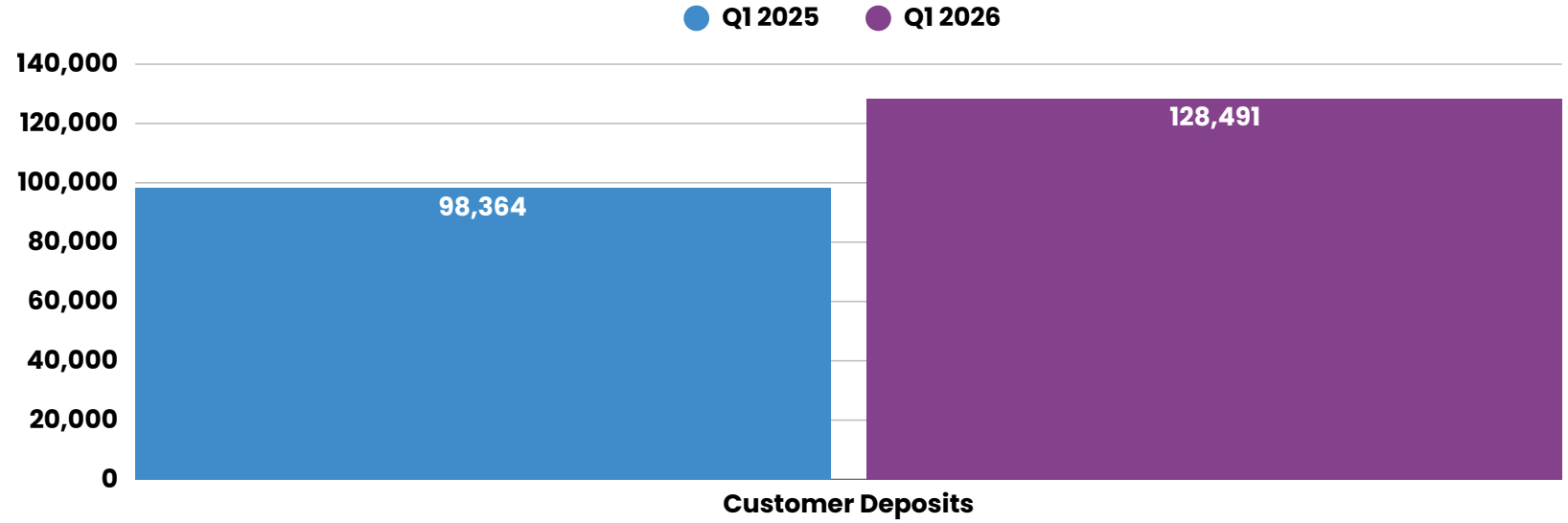
Net Income (TZS M)



Loans, Advances & Overdrafts (TZS M)



Customer Deposits (TZS M)



Growth Rates (YoY)

Q1 2026

Net Income Growth	61.00%
Total Assets Growth	31.58%
Loan Portfolio Growth	30.26%
Deposits Growth	30.63%

Book Value

902



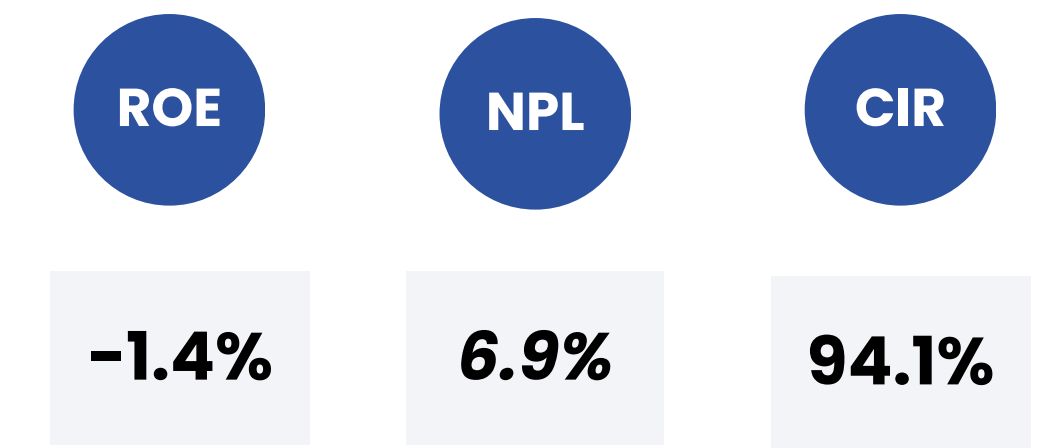
Performance Breakdown

2025 Overview

TZS M	Q1 2025	Q2 2025	Q3 2025	Q4 2025
Net Income	217	7	101	(215.00)
EPS	5	0.1	2	(4.50)

	FY 2025
Net Profit:	TZS M -635
EPS:	TZS -3.3
DPS:	Not Expected

TZS M	Q1 2025	Q2 2025	Q3 2025	Q4 2025
Customer Deposits	153,539	153,805	144,908	143,451.00
Loans, Advances & Overdrafts	136,254	133,728	135,487	133,736.00

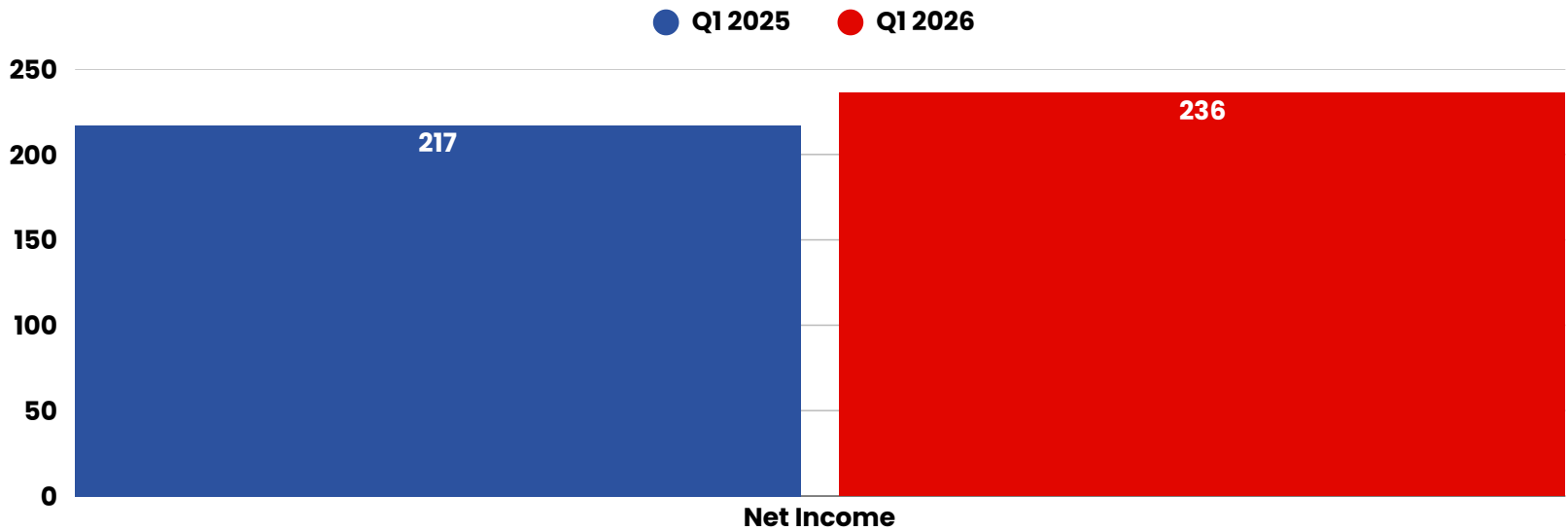


Performance Breakdown

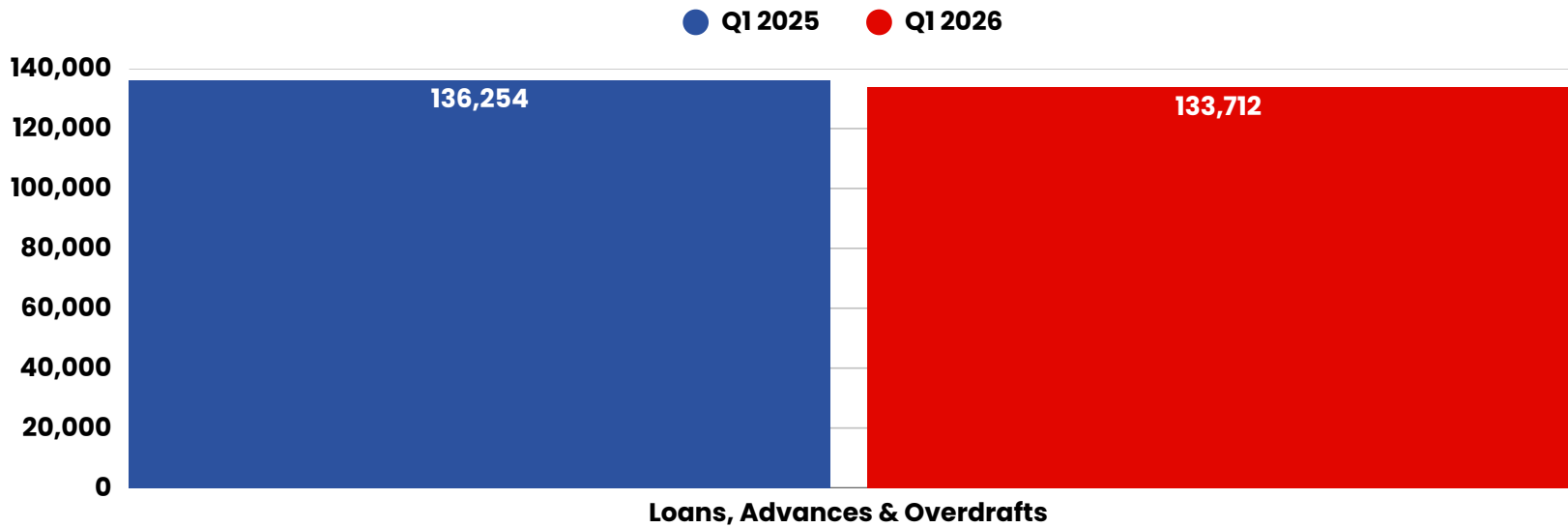


2026 Performance

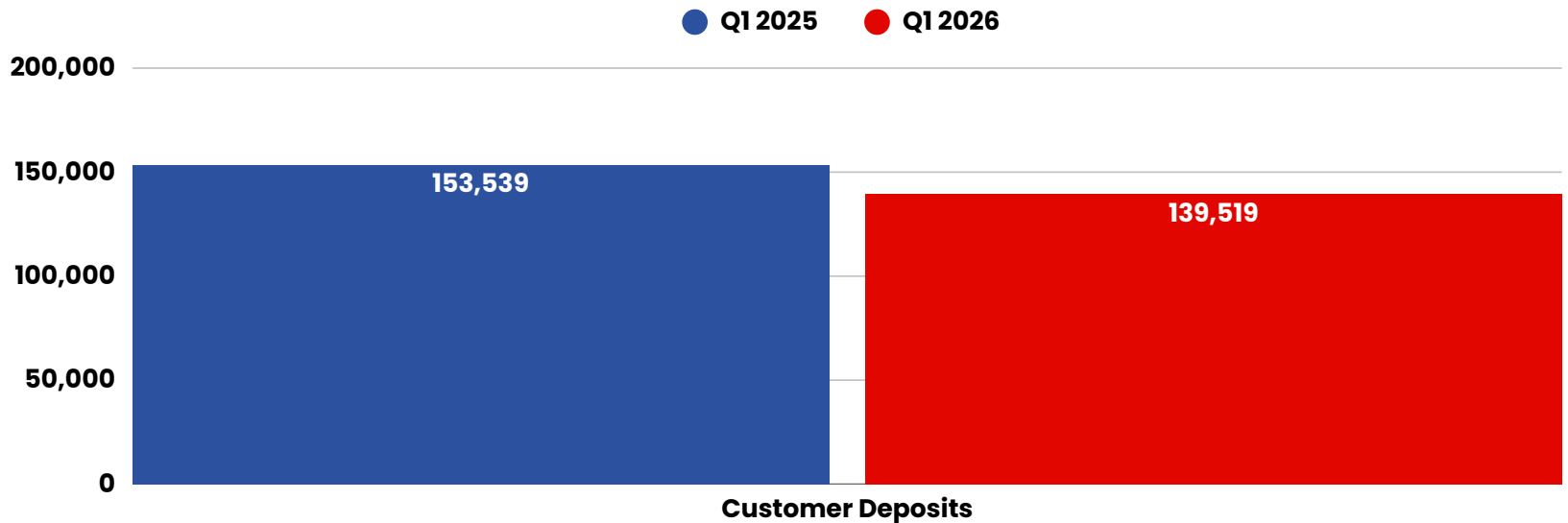
Net Income (TZS M)



Loans, Advances & Overdrafts (TZS M)



Customer Deposits (TZS M)



Growth Rates (YoY)

Q1 2026

Net Income Growth	8.90%
Total Assets Growth	-2.20%
Loan Portfolio Growth	-1.90%
Deposits Growth	-9.10%

Book Value

173

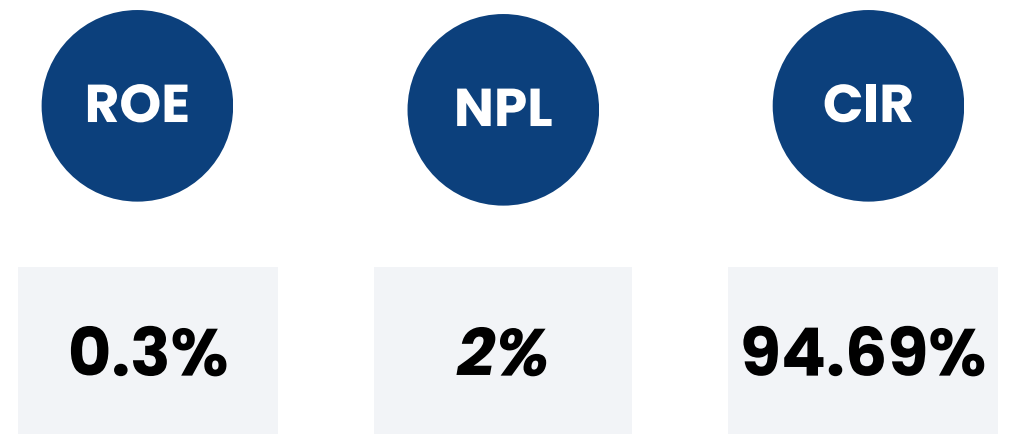
Performance Breakdown

2025 Overview

TZS M	Q1 2025	Q2 2025	Q3 2025	Q4 2025
Net Income	65	-56	185	248
EPS	1.05	-0.91	2.99	4.01

	FY 2025
Net Profit:	TZS M 351
EPS:	TZS 6
DPS:	Not Expected

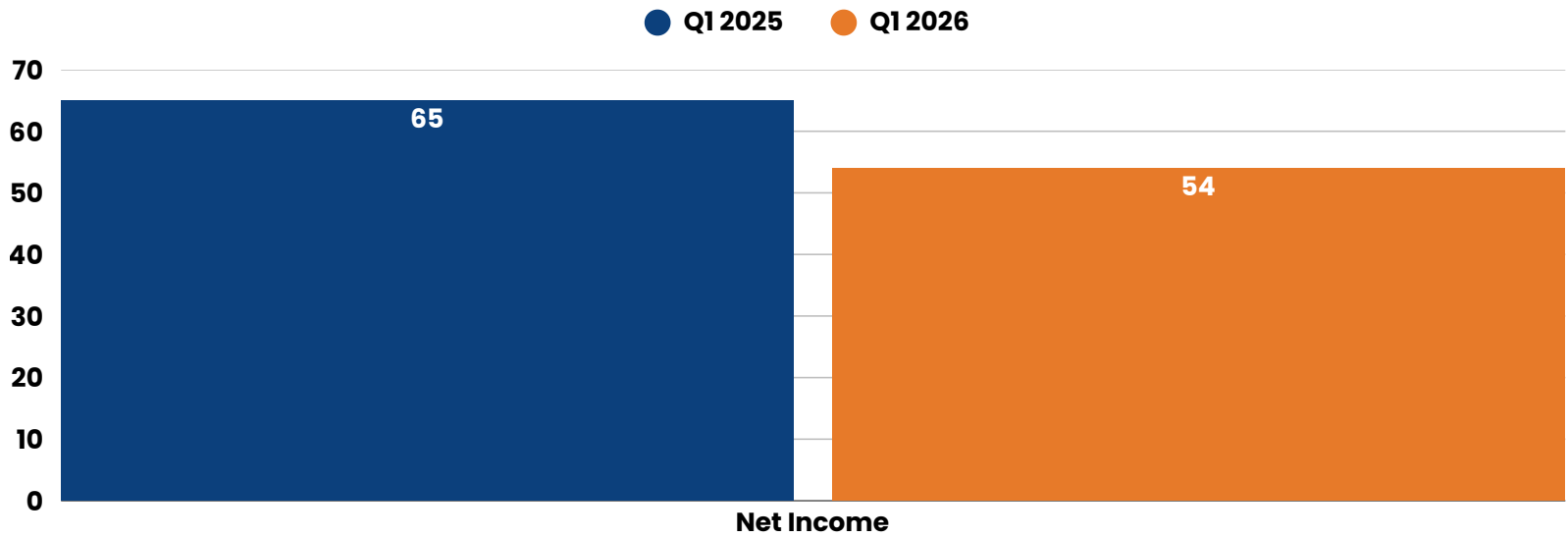
TZS M	Q1 2025	Q2 2025	Q3 2025	Q4 2025
Customer Deposits	67,101	63,958	70,050	75,072
Loans, Advances & Overdrafts	64,696	68,693	70,871	65,519



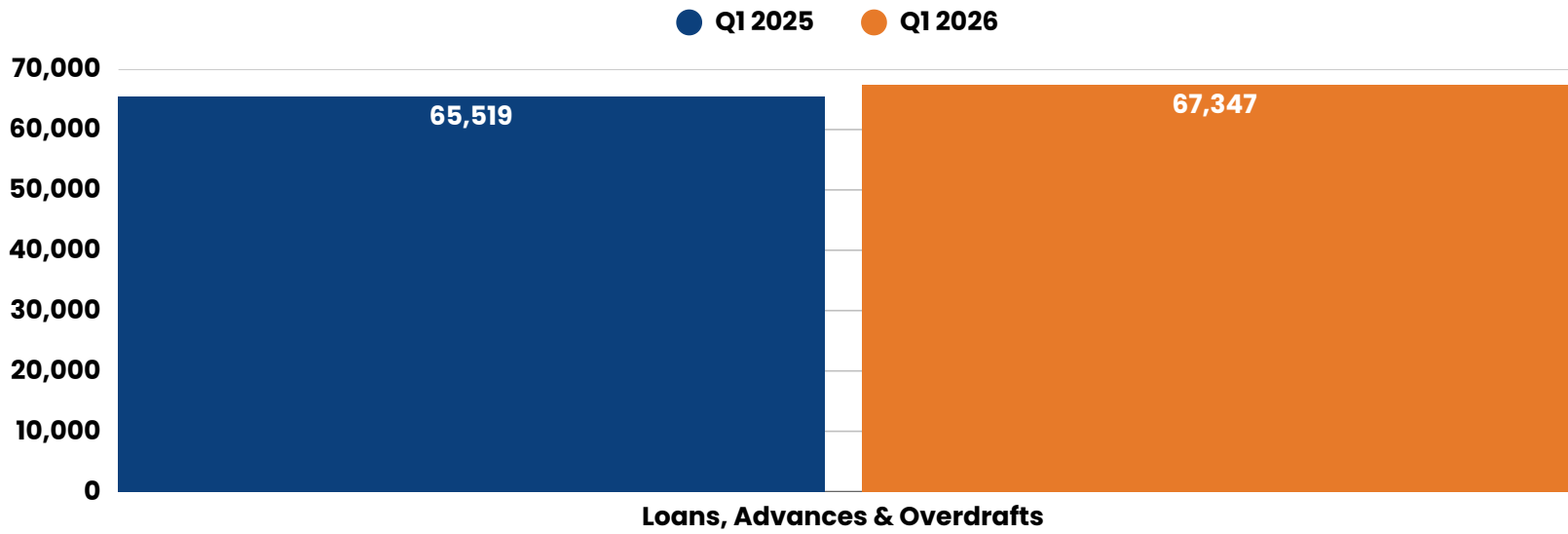
Performance Breakdown

2026 Performance

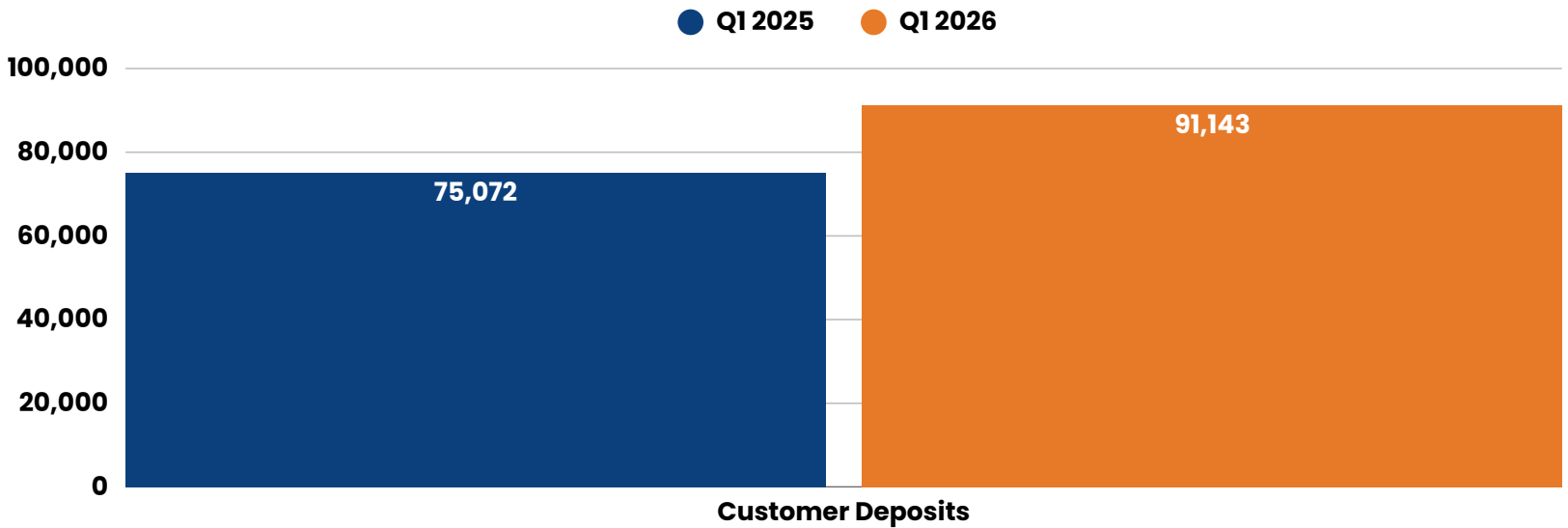
Net Income (TZS M)



Loans, Advances & Overdrafts (TZS M)



Customer Deposits (TZS M)



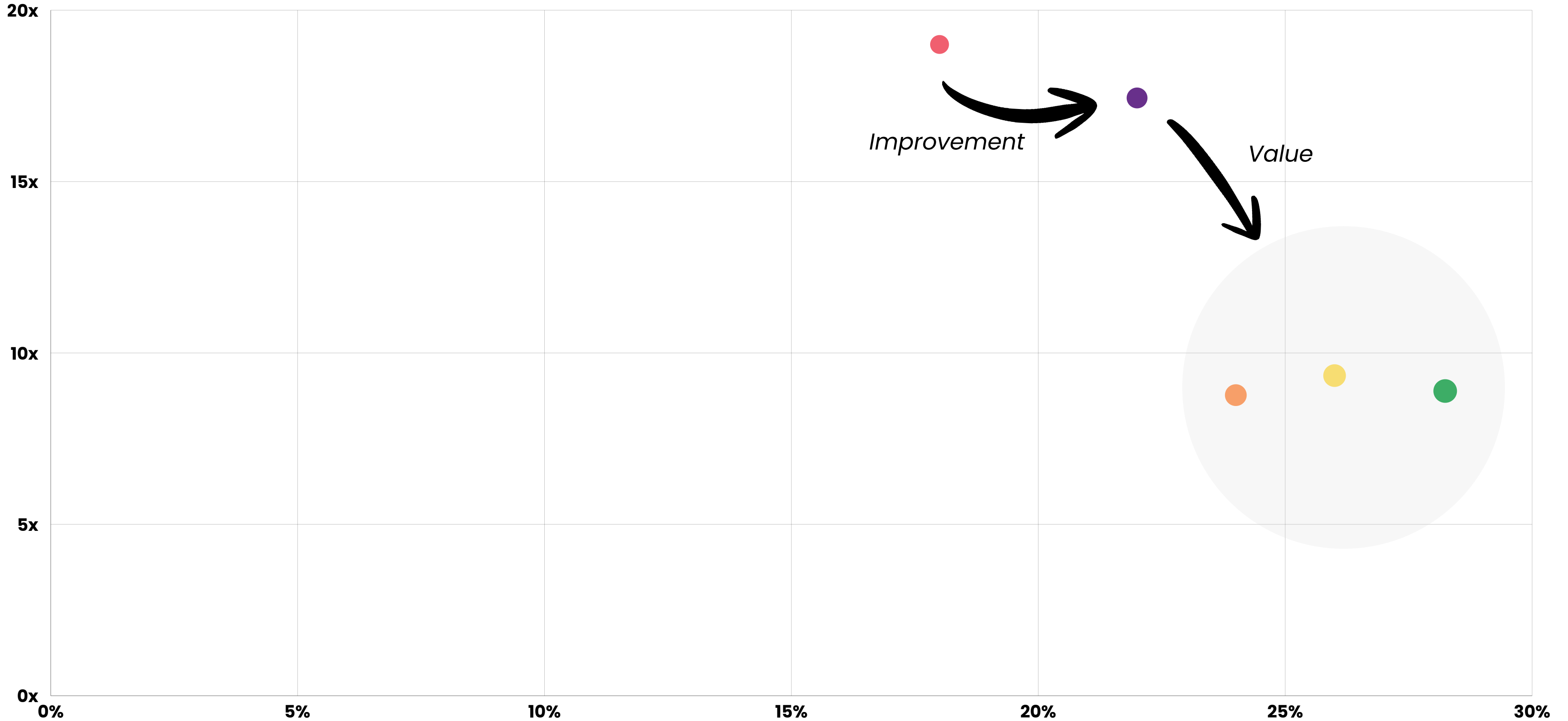
Growth Rates (YoY) Q1 2026

Net Income Growth	-16.92%
Total Assets Growth	22.90%
Loan Portfolio Growth	279.50%
Deposits Growth	18.00%

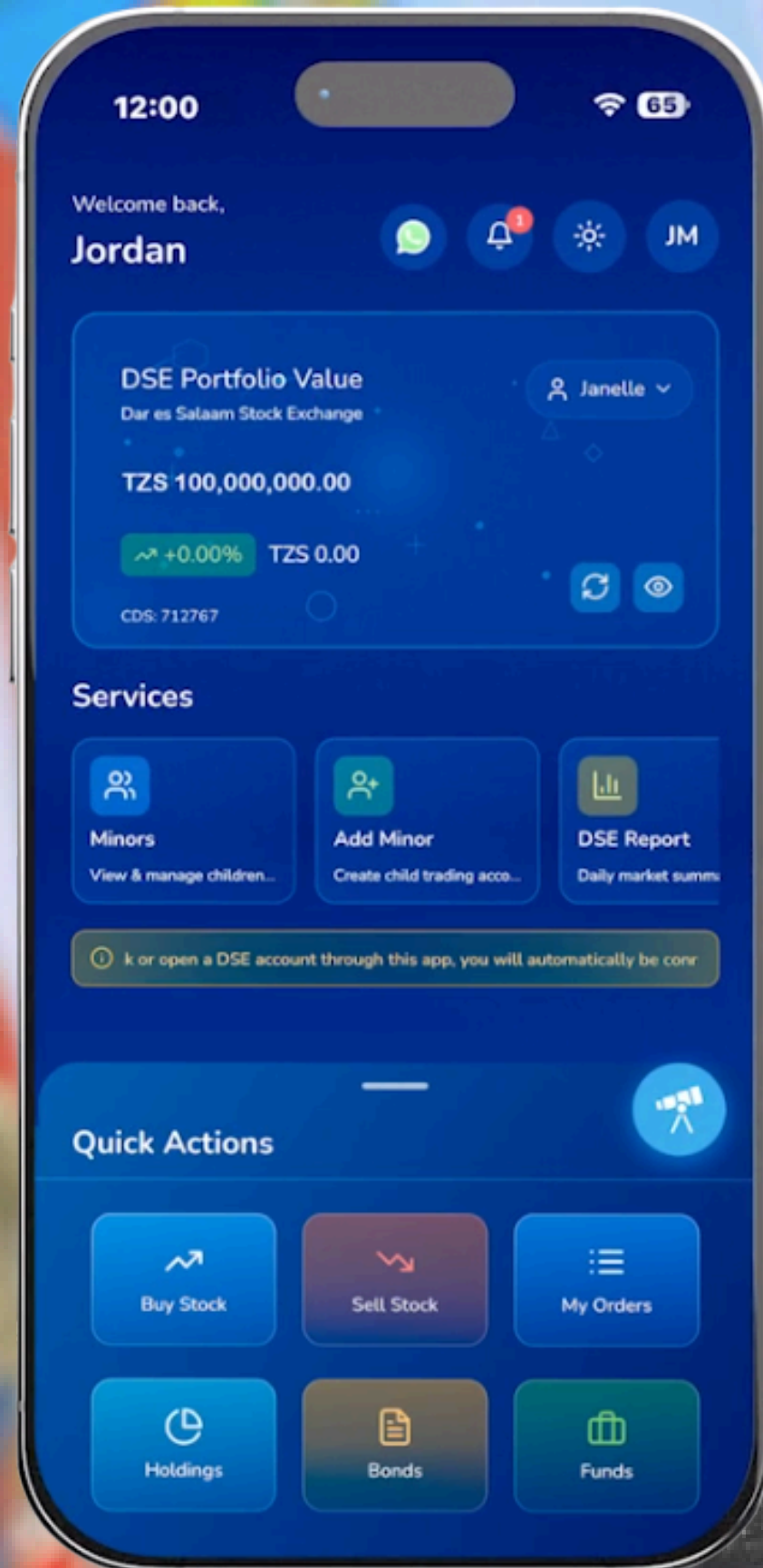
Book Value	276
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Valuation Matrix

● CRDB ● NMB ● MKCB ● MBP (2026) ● MBP (2025)



Wekeza Popote Ulipo



Wekeza Popote Ulipo

CRDB -30.00
Company

2,810.00 TZS

Opening: 2830.0 TZS
High / Low: 2970.0 / 2780.0 TZS
Volume: 969241

Best Bid Price: 2,800.00 TZS (Qty: 44)
Best Offer Price: 2,810.00 TZS (Qty: 98878)

Financial Metrics (FY 2026)

EPS	BV	P/E
316.00 TZS	1,170.34 TZS	8.89 x
P/B	ROE	Div Yield
2.40 x	28.24 %	3.91 %

Estimated Dividend: TZS 110.00 per share

Market Report

As of April 30, 2026

Gainers & Losers

Top Gainers		Top Losers	
DCB 610	+0.83%	KA 130	-7.14%
DSE 6,610	+0.92%	MUCOBA 655	-5.76%
KCB 1,770	+0.57%	NICO 3,670	-0.81%
MBP 2,390	+0.42%	NMG 270	-3.57%
MCB 2,340	+14.71%	PAL 405	-10.00%

Top Movers

CRDB	Price: 2,830	Vol: 969,241
TBL	Price: 10,740	Vol: 205,438
AFRIPRISE	Price: 755	Vol: 141,612

Quick Actions

- Buy Stock
- Sell Stock
- My Orders
- Holdings
- Bonds
- Statement

Market Snapshot

Market Activity

Order Book

Key Metrics

Contact Details:

+255 750 016 900

+255 763 889 000

+255 765 152 031

**THANK
YOU!**

