



Responsible Growth
↗ Lasting Impact

About NMB

Our Vision

To be the preferred financial services partner.

Our Mission

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

Our Strategic Goals

Create long-term Customer Experience.

Our Values

- Integrity
- Compliance
- Customer Focus
- Teamwork
- Innovation

Our Strategic Pillars

- Winning Proposition
- Operational Efficiency
- Innovating for the Future

Business Segments

- Retail Banking
- Wholesale Banking
- Treasury

Ways of Banking



Branches & ATMs

With a widespread physical presence spanning the country, we operate



Branches

240

ATMs

714



Agency Banking (WAKALA):

Our extensive agency banking network complements our robust physical channels.

Agent outlets

50,968



Mobile Banking (NMB Mkononi):

Access various banking services, money transfers, and payments easily via ***150*66#** or the **NMB Mkononi App**



Internet Banking (NMB Direct):

Our Internet Banking platform ensures fulfillment of our customers' banking needs



Cards, POS, QR Codes:

We offer diverse payment solutions, including over 20,000+ QR codes

Cards

+4.5 Million

POS Devices

+4,000 Million



Call Center, chat banking:

Customers benefit from our Call Center for inquiries, service, sales, and Interactive Voice Response (IVR) features. Secure banking via WhatsApp chat is also available.





Kikundi Account

The Financial Inclusion

Landscape in Tanzania



Source: Finscope Tanzania Survey 2023



01

76% of adults have access to formal financial services (2023), up from 65% in 2017 — +11% in six years



02

6.3 million Tanzanians remain completely excluded from formal financial services



03

Informal savings groups mobilize hundreds of millions in savings and empower millions of women in rural communities



04

Financial inclusion gap remains higher in rural areas vs urban



Kikundi Account

Group Proposition

Bridging the gap on access to
Financial Service

Other Value Adds

- Individual digital savings wallets
- Financial Literacy Clinics
- MSE Loans

A micro-digital loan solution targeting NMB Customers in order to meet their varied financial needs



NMB
Pesa
Account

An instant account designed to help customers overcome the major barriers of financial inclusion

**NMB
KIKUNDI**



Mshiko
Fasta



Group
Funeral

A cover for a group in the event of death of a member, member spouse, children as well as biological parents



Kikundi Account

Group Proposition

Our Channels

-  NMB Mkononi App
-  NMB Wakala
-  ATMs
-  NMB Branches





Kikundi Account

Evolution of NMB Kikundi

Milestones





Kikundi Account

Features & Benefits



Features & Benefits

- Digital account opening with customizable group rules.
- No monthly fees + attractive savings interest rates.
- Free access to mobile banking & all NMB channels.
- Tri-PIN authentication for secure transactions.
- Free funeral cover insurance for members.
- Access to financial clinics for training & advisory support.

Outlook

- Launch of easy-to-use mobile app for groups.
- Group lending products for collective needs.
- Bank Loan to Groups
- Expanded insurance options.
- Introduction of group wallets for flexible fund management



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