



National Bank of Commerce
Conveniently Everywhere.

MARKET

NBC is one of the largest commercial banks in Tanzania with 52 branches in retail centres and major towns throughout the country, 250 ATM's and over 500,000 clients. NBC is the oldest bank in Tanzania and its heritage traces back to 1967. In April 2000, NBC was privatised and sold to Absa Group in South Africa. NBC is a bank that caters to customers from all walks of life and appeals to mass consumers as well as local entrepreneurs and companies doing business in Tanzania. It is truly the "National Bank".

ACHIEVEMENTS

NBC have received a number of awards and nominations as follows:-

- 2005 - The BoT Bankers Awards, Category: Corporate Bank of the Year
- 2005 - The BoT Bankers Awards, Category: Special Technology Award
- 2008 - Amongst seven final nominees, Category: African Banker of the Year Awards
- 2009 - Winner African Banker of the Year, Category: Best Local Bank in Africa
- 2009 - Tanzania Revenue Authority Awards, Category: Compliant Large Tax Payer
- 2010 - Amongst five final nominees, Category: Best Local Bank in Africa
- 2010 - Deutsche Bank, Category: USD STP Excellence Award
- 2015 - The Asian Bankers Awards, Category: Best Retail Bank in Tanzania Award
- 2015 - Superbrand East Africa Award

HISTORY

In 1988, the Government formed a Presidential Commission on Banking under the Chairmanship of the former BOT Governor, Ambassador Charles Nyirabu. The reasons for the formation of this Commission was threefold:-

First, the banking industry was performing very

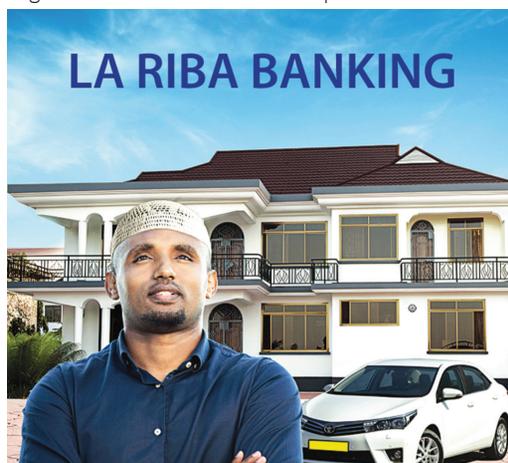
poorly. Increased losses and non-performing assets (NPAs) resulted mainly from lending to financially distressed parastatals and cooperatives.

Second, there was an increase in the subsidies to the banks, which were a burden to the Government.

The third reason was a non-declaration of dividends by the banks.

Since the Government had invested in those banks, it expected to get a return from its investments. However, due to poor performance, the government-owned banks and financial institutions could not declare profits and pay dividends. Despite the failure of many banks during this period, NBC has remained solidly in place as one of the leading financial institutions in Tanzania.

In 2000, the Government of Tanzania decided to privatise NBC and, in April 2000, ABSA Group of South Africa acquired a majority stake in the bank (55%). The government of Tanzania retained its share (30%), whilst the International Finance Corporation – the investment wing of the World Bank, acquired 15%. The NBC, brand and indeed its legacy, continued to grow under the new ownership structure.



NBC Islamic Banking Division helps you fulfil your goals with **Riba FREE loans of up to 80 million** to possess your home, buy your dream car or complete unfinished projects.

PRODUCT

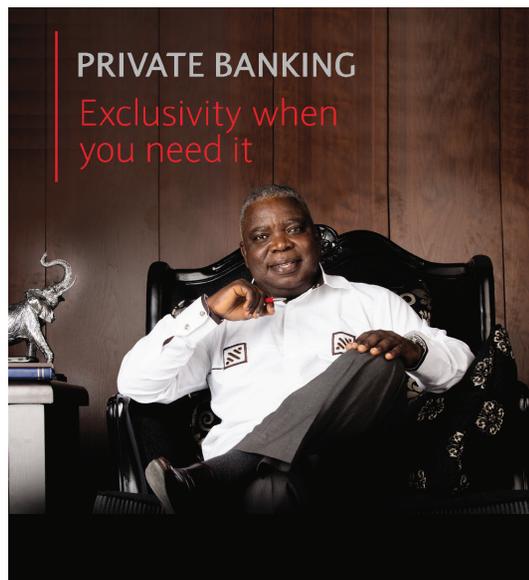
The NBC brand continued to grow as the bank expanded its footprint and branch network. NBC has now 52 branches located in economically viable areas of the country offering much needed financial services to its customers and Tanzanians at large. To complement the NBC branch network, NBC deployed over 240 EMV compliant ATMs and 150 Points of Sale. The bank now offers secured chip and pin VISA cards allowing customers to access a much wider network of ATMs and POS worldwide.

RETAIL BANKING

NBC Retail Business targets its customers in a segmented approach, a tailored way of servicing their customers in Private, Privilege and Personal segments.

NBC's payroll/salary scheme focuses on the NBC Direct proposition which is a comprehensive banking solution for employees designed to offer increased convenience, flexibility and a range of benefits that will makes employees experience with NBC even more exceptional. Many people in Tanzania still live in rural communities and don't have access to a bank or even an ATM. NBC's ability to offer mobile financial services through all the major telecoms has brought the bank closer to these communities. NBC offers a full range of banking services in the following areas:- NBC Personal banking is one stop banking for personal accounts, student accounts, business accounts and children's accounts.

With NBC, personal banking customers can acquire loans as well as getting insurance covers for themselves and their properties through tailor made products. Savings Accounts, Current Accounts, Fixed Deposits, Group Loans, Personal Loans, Unsecured Loans, Internet Banking, Payroll Processing and segmented banking services. (Private, Privilege and Personal Banking). Mobile Banking, Online Banking, Tablet Banking, Smartphone Banking, Cash withdraw ATMs, Deposit taking ATMs and Merchant Services.



With Privilege Banking, loans and other tailor-made banking products are now served faster than ever.



Open, deposit and grow your Malengo Account by up to Tsh 50 million within 3 months and get **7% interest**, plus a chance to win a brand new **TOYOTA PRADO**.



Deposit at this ATM

Yes! Now you can deposit your cash at our ATMs.
Enjoy the freedom and convenience of banking whenever, wherever.

NBC Benki Nilipo provides service to customers with a unique experience, convenience and security. Customers can now access banking services anytime, anywhere, within or outside the country through NBC digital products. Cash deposit services are now available on a 24/7 basis through the NBC deposit taking ATMs deployed across the country recurring payments.

NBC became the first large bank to launch Smartphone and Tablet Banking in Tanzania. NBC became the first bank in the Tanzanian market to roll out deposit taking ATMs across the county.

TREASURY AND MARKETS

NBC Treasury provides foreign exchange solutions such as Spot and Forward Foreign exchange in all major currencies against the Tanzania Shilling (TZS) at competitive prices. Moreover, NBC Treasury provides investment solutions such as Call and fixed deposits in TZS, EUR, GBP and ZAR. With its highly experienced team, NBC Treasury has the capability in offering solutions in the management of exchange rates, interest rate and commodity price risk by providing a variety of innovative hedging solutions that include Interest Rate Swaps (IRS), Cross-Currency Swaps (CCS) and FX Options.

Customers can use NBC debit cards in more than 24 NBC ATMs and in over 150 Points of Sale, including hotels, shopping centers, supermarkets and hospitals across the country. Spot Foreign

Exchange, Foreign Exchange Forwards, Money Markets Deposits, Foreign Exchange Options, and Interest Rates Swap.

CORPORATE AND INVESTMENT BANKING

NBC Corporate and Investment specialist teams cover major industries including Oil and Gas, Mining and Metals, Commodities, Telecoms, Infrastructure and Public Sector and Power and Energy with experience and knowledge to support their clients' diverse financial needs.

Their Global Relationship Model ensures their business has access to the Group's global capabilities with the in country relationship teams and product specialists having extensive knowledge of local markets - they are able to provide flexible financial services with the stability and reliability that they would expect from their global capabilities.

International Financing - Structured trade and project finance, Commercial property finance, Export and Import credit finance, Guarantees including Bid Bonds and Performance Bonds.

Cash Management - Offering call deposits in both Tanzanian Shillings and USD, easy collection of cash and cheques through NBC cash service and NBC Courier service provides a dedicated courier that collect and deliver non-cash items to and from the bank on behalf of client. Payments, Cross Border payments, local and foreign

ISLAMIC BANKING

NBC established its Islamic Banking offering in May 2010. At the time of its launch, NBC was one of only two banks in Tanzania, and the first local bank to offer Islamic Banking services. It has since grown to expand its product portfolio to include both transactional products as well as lending products.

To date NBC is the only bank in Tanzania with the largest footprint offering Islamic Financial Services, in almost all 31 regions. In 2012 NBC Islamic Banking launched a Hajj promotion, which was a marketing promotion aimed at publicising NBC's Islamic Banking offering by running a draw for customers under certain products and rewarding them with a once in a lifetime, all expenses paid trip to Hajj in Makka, Saudi Arabia. This campaign was the first of its kind to be run by a financial institution in Tanzania.

In 2014 NBC Islamic Banking became the first in the country to offer exclusive services to its Islamic Banking high net worth individual customers, through the bank's Private Banking suite, by introducing the Islamic Affluent Current Account. The product allows the customer access to certain privileges such as priority service in the branch network, discounts, personalised service through



Get easy access to your NBC bank account on your smartphone, tablet or computer.
Subscribe to NBC Mobile banking or Online banking for 24/7 control over all your banking transactions.

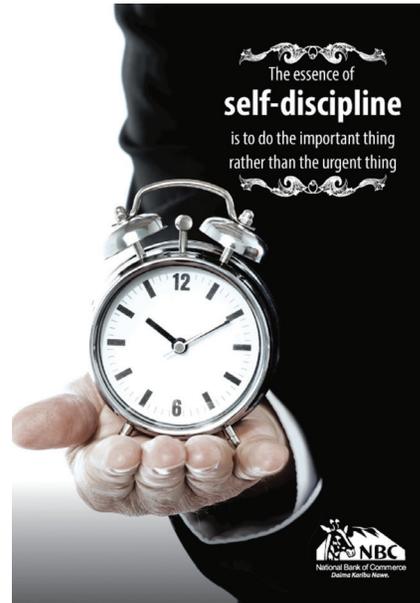
dedicated Relationship Managers, preferential rates on FX and other products and many other benefits. clients. The product is another first in the industry, which is Shari'ah compliant. Most recently NBC Islamic Banking launched an Islamic Forward Exchange product for corporate and business clients.

RECENT DEVELOPMENTS

NBC offers a wide range of products suits namely, Home Loan, Benki Nilipo, Rewards programme, Mcheza Kwao salary accounts campaign and Tax Banking, amongst others.

NBC ATMs have two new features :-

1. "Deposit ATMs" whereby a customer can deposit funds through the ATM machine which saves time and brings convenience to the customer base experience.
2. "Cash Popote" service which allows NBC customers to send cash to anyone within the country, even those who don't have a bank account. The recipient gets the security PIN and



can withdraw money from any NBC ATM. Both services are available 24/7.

NBC has launched a deposit mobilisation campaign previously known as "Weka upewe", now with a new name "Malengo" campaign, promoting the Malengo Savings Account.

Customers earn up to 7% interest from their savings.

NBC's ambition is to be the number one bank in Tanzania in selected segments.

BRAND VALUES

In 2013 - 2015 the NBC Citizenship approach was focused on helping the youth of Tanzania achieve their objectives by coaching them in the NBC core Citizenship pillars being, Entrepreneurship, Financial Literacy and Employability. This agenda was implemented through strategic partnership with Non-Governmental Organisations with a focus on disadvantaged youths living in vulnerable areas.

The NBC Citizenship agenda touched about 529,883 lives in 2015 alone, though the Mobile clinic services and various entrepreneurship programs. Mind sets were transformed and youths learned that there are more ways than one in which they can strive to build their lives without having to get involved in indecent means of living becoming victims of social vices.

As NBC continue their journey in executing the Citizenship plans across the NBC network, NBC continues to recognise the need to simultaneously develop a bolder and more business integrated approach to Citizenship going forward. One that builds on the strong Citizenship foundations NBC has already established. This will be implemented through their Shared Growth strategy which is expected to be launched in 2016.

NBC offers a Home Loans product which goes with the slogan Hamia kwako with NBC home loans. The product offers affordable financing to enable each and every customers' dreams of owning a house become a reality.

NBC has a "Rewards" programme whereby customers are offered discounts at various retail outlets when they use their NBC VISA debit card. NBC recently opened a new Private Banking suite in Dar es Salaam located at the heart of the CBD. This new Private Banking suite will cater for high end customers with exclusive personalised products and services.

www.nbctz.com

Things you didn't know about NBC

In 1967, following the Arusha Declaration, all private commercial banks were nationalised and their assets and liabilities were merged, resulting into the establishment of one big commercial bank namely the National Bank of Commerce (NBC), which was wholly owned by the Government.

NBC is one of the largest commercial banks in Tanzania with 52 branches in retail centres and major towns throughout the country.

Superbrands