



YETU MICROFINANCE BANK PLC

STATEMENT OF COMPREHESIVE INCOME FOR THE THIRD QUATER ENDED 30 SEPTEMBER 2016

Particulars	Notes	Current Quater 30.09.2016 TZS	Previous Quater 30.06.2016 TZS
INCOME:			
Income from Operations:			
Interest from Loans	2	1,744,312,452	1,395,851,937
Less: Interest expenses		54,700,905	59,820,781
Net interest Margin		1,689,611,547	1,336,031,156
Other Income	3	319,723,853	137,472,319
TOTAL		2,009,335,400	1,473,503,475
OPERRATING EXPENSES:			
Administration cost	4	511,194,673	378,540,771
Operation cost	5	564,863,311	281,386,791
Occupancy cost	6	24,502,277	16,511,100
Financial cost	7	283,061,757	262,541,178
TOTAL		1,383,622,018	938,979,839
PROFIT BEFORE TAX		625,713,382	534,523,636
Less :Tax Provision			
Current Tax	8	156,428,345.49	160,357,091
TOTAL COMPREHENSIVE INCOME FOR THE YEAR		469,285,036	374,166,545

Managing Director

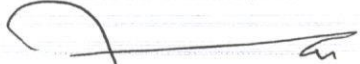
Finance Manager



YETU MICROFINANCE BANK PLC

STATEMENT OF FINANCIAL POSITION FOR THE THIRD QUATER ENDED 30 SEPTEMBER 2016

	NOTES	As at 30.9.2016 TZS	As at 30.6.2016 TZS
ASSETS EMPLOYED:			
NON CURRENT ASSETS:			
Property ,Plant and Equipment		327,242,702	347,101,097
CURRENT ASSETS:			
Cash and Bank Balances	11	4,126,198,173	1,829,503,157
Loan Portfolio:			
Active Loans Portfolio- Business	12.1	7,270,865,531	6,350,780,387
Active Loans Portfolio- Mavuno	12.2	373,095,605	514,411,000
Active Loan Portfolio- Bankijamii	12.3	1,984,841,092	1,726,901,101
Active Loan Portfolio- Salaried	12.4	27,548,705	46,297,990
Active Loan Portfolio- Agriculture	12.5	190,925,336	445,311,301
Active Loan Portfolio- SRI	12.6	6,732,609	-
Active Loan Portfolio- Education	12.7	183,933,691	71,892,104
Active Loan Portfolio- VIP	12.8	46,810,168	319,255,579
Active Loan Portfolio- AFYA LOAN		154,903	
Active Loan Portfolio- Housing Loan		14,511,223	
Total Loan Portfolio		10,099,418,863	9,474,849,462
Other Current asset	13	7,400,270	94,433,833
TOTAL ASSET		14,560,260,008	11,745,887,549
FINANCED BY:			
CURRENT LIABILITIES:			
Loan Group Savings	14	3,825,883,037	3,705,865,739
Other Payables	15	560,671,611	100,859,317
Total Current Liabilities		4,386,554,648	3,806,725,056
LONG TERM LOANS:			
Stromme Microfinance	16.1	-	62,500,000
BOT	16.3	2,000,000,000	-
OIKO Credit	16.4	650,000,000	795,833,334
Total Long Term Loan		2,650,000,000	858,333,334
Total Liabilities		7,036,554,648	4,665,058,390
DEFERRED TAX LIABILITY			
EQUITY			
Share Capital		6,060,736,447	6,060,736,447
Donated equity		138,646,386	165,055,222
Retained Earnings		1,324,322,526	855,037,490
Total Equity		7,523,705,360	7,080,829,159
TOTAL LIABILITIES AND EQUITY		14,560,260,008	11,745,887,549


Managing Director
Finance Manager



YETU MICROFINANCE BANK PLC

STATEMENT OF CASH FLOW FOR THE THIRD QUATER ENDED 30 SEPTEMBER 2016

	Current Quoter 30.09.2016	Current Quoter 30.06.2016
i. Cashflow flow from Operating Activities:		
Net income/(loss)	469,285,036	374,166,545
Adjustment for non -cash items		
-Net impairment change on loans and advances		
-Depreciation and amortisation	19,858,395	44,143,891
-Profit on disposal of items of Property and equipments		0
Cashflow flow from Operating Activities:	489,143,431	418,310,436
-Net change in Loan and advances	624,569,401	-321,613,003
-Gain/(loss) on sales of assets		0
-net change in Other Liabilities	579,829,592	368,942,830
-Net change in Other Assets	87,033,563	-11,530,413
Net cash provided/(used) by operating activities	42,293,754	35,799,414
ii. cash flow from Investing Activities		
Divident received		0
purchase of Fixed Assets	0	-38,279,225
Proceed from sale of Fixed assets	0	0
Other(Equity Investment)	-26408835.52	0
Net cash provided /(used) by investing activities	-26408835.52	-38,279,225
iii. Cash flow from Financing activities		
Repayment of long term debt	1,791,666,666	-208,333,334
Payment of cash dividends	0	0
Net change in other borrowings	0	0
Others	0	0
Net cash provided /(used) by investing activities	1,791,666,666	-208,333,334
iv. Cash and cash equivalent		
Net increase/ (decrease) in cash and cash equivalents	2,296,695,016	207,497,291
Cash and cash equivalent at the begining of a quarter	1,829,503,157	1,622,005,866
Cash and cash equivalent at the end of the quarter	4,126,198,173	1,829,503,157

Undernamed, Non executive member of the board of Directors, attest to the correctness 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 conformation with the instructions and are true and correct.

Name/Title
HAPPINESS SAMBEGA
(Board Member)

Signature Date 28/10/2016

CORNELIUS K.Kariwa
(Board Member)

 28-10-2016