

STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 DECEMBER 2021
(Amounts in TZS.)



Sno	Particular	Current Quarter	Previous Quarter	Comperative Quarter	Cummulative amount
		31.12.2021	30.09.2021	31.12.2020	31.12.2021
		TZS		TZS	
1	Interest Income	1,072,410,349.23	1,033,423,855.68	1,415,466,701	4,464,549,211
2	Interest Expense	109,311,396.57	150,931,912.63	50,410,959	458,922,410
3	Net Interest Income	963,098,952.66	882,491,943.05	1,365,055,742	4,005,626,801
4	Bad debts written off		-	-	-
5	Impairment Losses on Loans	- 27,793,822.28	- 206,094,715.75	3,765,353	- 60,287,854
6	Non Interest Income	151,597,634.65	163,690,836.24	320,243,375	854,483,042
	6.1 Foreign currency dealings		-	-	-
	6.2 Fees and Commissions	110,717,421.84	103,803,731.73	292,145,800	441,670,915
	6.3 Divident income		-	-	-
	6.4 Other Operating income	40,880,212.81	59,887,104.51	28,097,575	412,812,127
7	Non Interest Expense	1,439,425,579.77	1,171,657,421.79	1,292,710,818	4,838,847,257
	7.1 Salaries and Benefits	636,722,798.95	618,195,313.01	706,241,494	2,515,816,021
	7.2 Fees and Commissions	36,436,487.32	13,035,651.75	36,771,204	50,044,365
	7.3 Other Operating Expenses	766,266,293.50	540,426,457.03	549,698,121	2,272,986,871
8	Operating Income/(Loss)	- 296,935,170.19	80,620,073.25	388,822,945	81,550,440
9	Income Tax Provision	- 89,080,551.06	24,186,021.99	116,646,884	24,465,132
10	Net Income/(Loss) after	- 207,854,619.13	56,434,051.25	272,176,062	57,085,308

11	Number of Employees	129	129	125	125
12	Basic Earning Per Share	13	13	32	32
14	Number of Branches	3	3	3	3
SELECTED PERFORMANCE INDICATORS					
	Return on Average Total Assets	-1%	6%	14%	0%
	Return on Ordinary Shareholders F	-2%	12%	23%	1%
	Non Interest Expense to Gross Incc	71%	52%	77%	51%
	Interest Margin to Average Earning	7%	6%	14%	29%

Signed by: Mr. Altemius Millinga
Managing Director

Signature date 26/01/2022

Signed by: Mr. Samwel Gikaro
Finance Manager

Signature date 26/01/2022

Attested by: Humphrey Darson Singogo
Ag. Chief Internal Auditor

Signature date 26/01/2022

We, the undersigned non- executive members 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 conformance with the instructions and are true and correct.

Signed by: Mr. Ernest K. Ndimbo
CHAIRMAN

Signature date 26/01/2022

Signed by: Happy Sambega
Director

Signature date 26/01/2022

BALANCE SHEET AS AT 31 DECEMBER 2021
(Amount in TZS)



Sno	Particulars	Current Quarter	Previous Quarter	Comperative Quarter	Cummulative amount
		31.12.2021	30.09.2021	31.12.2020	31.12.2021
		TZS			TZS
A.	ASSETS				
1	Cash	811,284,530.39	819,368,398.23	797,494,384	811,284,530
2	Balances with Bank of Tanzania	99,362,319.00	32,832,346.53	119,241,558	99,362,319
3	Investment in Government securities				-
4	Balances with other Banks and Financial	27,602,387.32	126,767,310.60	236,220,305	27,602,387
5	Cheques and Items for Clearing				-
6	Interbranch Float Items				-
7	Bills Negotiated				-
8	Customer's liabilities of Acceptances				-
9	Interbank Loans Receivables				-
10	Investment in other securities				-
11	Net Loans and Advances	13,801,091,768.63	14,544,415,368.53	15,124,035,494	13,801,091,769
12	Other assets	1,458,387,097.80	1,535,111,153.56	1,909,690,719	1,458,387,098
13	Equity Investments				-
14	Receivables				-
15	Property, Plant and Equipment	1,773,501,419.10	1,711,129,296.61	1,611,577,911	1,773,501,419
16	TOTAL ASSETS	17,971,229,522.24	18,769,623,874.07	19,798,260,370.58	17,971,229,522.24
B.	LIABILITIES				
17	Deposits from other banks and financial				-
18	Customer deposits	2,274,439,496.09	2,154,646,531.75	1,845,479,862	2,274,439,496
19	Cash letters of credit				-
20	Special deposits	1,418,704,593.87	2,064,363,594.27	1,743,819,351	1,418,704,594
21	Payment orders/transfer payable				-
22	Bankers cheques and drafts issued				-
23	Accrued taxes and expenses payable				-
24	Acceptances outstanding				-
25	Interbranch Float Items				-
26	Unearned income and other deferred				-
27	Other liabilities	277,852,173.08	229,836,593.39	480,339,642	277,852,173
28	Borrowings	5,650,000,000.00	5,700,000,000.00	7,000,000,000	5,650,000,000
29	TOTAL LIABILITIES	9,620,996,263.04	10,148,846,719.41	11,069,638,855.63	9,620,996,263.04
30	NET ASSETS/(LIABILITIES) (16 minus 29)	8,350,233,259.20	8,620,777,154.66	8,728,621,514.95	8,350,233,259.20
					-
C.	SHAREHOLDERS FUND				
31	Paid up share capital	6,056,496,546.86	6,056,496,546.86	6,056,496,547	6,056,496,547
32	Preference share capital				-
33	Capital reserve				-
34	Retained earnings	2,439,473,000.00	2,439,473,000.00	2,213,609,023	2,174,533,073
35	Profit (Loss) Account	-207,854,619.13	56,434,051.31	388,822,945	57,085,308
36	Other capital accounts	62,118,331.47	68,373,556.48	69,693,000.0	62,118,331
37	Minority Interest				-
38	TOTAL SHAREHOLDERS FUND	8,350,233,259.20	8,620,777,154.65	8,728,621,515.20	8,350,233,259.20
	TOTAL	17,971,229,522.24	18,769,623,874.06	19,798,260,370.83	17,971,229,522.23
39	Contigent Liabilities				-
40	Non performing Loans and Advances	3,194,085,725.00	4,448,185,825.00	981,763,273	3,194,085,725
41	Allowances for probable losses	605,675,243.00	717,420,694.16	749,914,726	605,675,243
42	Other Non-performing assets				-
D	SELECTED FINANCIAL CONDITION INDICATOR	%	%	%	%
i	Shareholders Funds to Total Assets	46	44	44	46
ii	Non performing Loans and Advances to Total	23	5	7	23
iii	Gross Loans and Advances to Total Deposits	390	421	375	390
iv	Loans and Advances to Total Assets	77	67	64	77
v	Earning Assets to Total Assets	80	68	65	80
vi	Deposits Growth	- 2.00	-17	24	- 2
vii	Assets growth	- 4	1.6	3	- 4

CASH FLOWS STATEMENT
FOR THE QUARTER ENDED 31 DECEMBER 2021
(Amounts in TZS)



Yetu Microfinance Bank PLC

Sno	Particular	31.12.2021	30.09.2021
		TZS	TZS
i	Cash Flow from Operating Activities		
	Net Income/(Loss)	- 207,854,619	56,434,051
	Adjustment for Non-Cash Items		-
	Impairment/Amortization	101,590,391	100,702,752
	Gain/Loss from Sale Fixed Assets		-
	Net change in Loans and Advances	743,323,600	-
	Net Change in Deposits	119,792,964	797,660,627
	Net Change in Short Term Negotiable Securities		-
	Net Change in Other Liabilities	48,015,580	47,415,352
	Net change in Other Assets	- 76,724,056	134,287,250
	Tax paid	- 89,080,551	- 32,000,000
	Others- Special Deposit	- 645,659,000	14,961,519
	Net Cash Provided(spent) In Operating Activities	- 6,595,691	1,119,461,552
ii	Cash Flow from Investing Activities		-
	Divident received		-
	Purchase of Fixed Assets	62,372,122	- 40,555,242
	Proceed from sale of Fixed assets		-
	Purchase of Non-dealing Securities		-
	Proceed from sale of Non-dealing Securities		-
	Others(Fixed Deposit)		-
	Net Cash Provided(used) by Investing Activities		-
iii	Cash Flow from Financing Activities	62,372,122	- 40,555,242
	Repayment of Long Term Debt	- 50,000,000	- 955,619,587
	Proceeds from Issuance of Long Term Debt		-
	Payment of Cash Dividends	- 46,495,249	- 47,415,352
	Net Change in other Borrowings		-
	Others (specify)		-
	Net Cash Provided(Used) by Financing Activities	- 96,495,249	- 1,003,034,939
iv	Cash and cash equivalents		
	Net Increase (Decrease) in Cash and Cash equivalents	- 40,718,818	75,871,371
	Cash and Cash Equivalents at the Beginning of the period	978,968,055	903,096,684
	Cash and Cash Equivalents at the End of the Quarter	938,249,237	978,968,055