

STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 JUNE 2021
(Amounts in TZS.)



Sno	Particular	Current Quarter 30.06.2021	Previous Quarter 31.03.2021	Comperative Quart 30.06.2020	Cummulative amount 30.06.2021
		TZS	TZS	TZS	TZS
1	Interest Income	1,201,351,910	1,157,363,096	1,042,411,489	2,358,715,006
2	Interest Expense	104,475,324	94,203,776.61	87,808,219	198,679,100
3	Net Interest Income	1,096,876,586	1,063,159,320	954,603,270	2,160,035,906
4	Bad debts written off	-	-	-	-
5	Impairment Losses on Loans and	89,311,053	84,289,631	59,324,608	173,600,684
6	Non Interest Income	202,399,489	336,795,082	160,966,204	539,194,571
	6.1 Foreign currency dealings and	-	-	-	-
	6.2 Fees and Commissions	114,381,288	112,768,473.16	118,982,225	227,149,761
	6.3 Divident income	-	-	-	-
	6.4 Other Operating income	88,018,201	224,026,608.83	41,983,980	312,044,809
7	Non Interest Expense	1,055,736,154	1,172,028,102	1,099,881,379	2,227,764,256
	7.1 Salaries and Benefits	627,391,742	633,506,167.55	562,444,865	1,260,897,909
	7.2 Fees and Commissions	348,663	223,563	28,979,475	572,226
	7.3 Other Operating Expenses	427,995,749	538,298,371	537,436,514	966,294,120
8	Operating Income/(Loss)	154,228,868	143,636,669	75,012,703	297,865,537
9	Income Tax Provision	46,268,660	43,091,001		89,359,661
10	Net Income/(Loss) after Income	107,960,208	100,545,668	75,012,703	208,505,876
11	Number of Employees	133	133	134	133
12	Basic Earning Per Share	13	12	6	13
13	Diluted Earnings Per Share	13	12	6	13
14	Number of Branches	3	3	3	3
	SELECTED PERFORMANCE				
	Return on Average Total Assets	10%	10.94%	8%	10%
	Return on Ordinary Shareholders Fund	14%	12.27%	12%	14%
	Non Interest Expense to Gross Income	81%	78%	89%	81%
	Interest Margin to Average Earning Ass	9%	11%	8%	9%

Signed by: Mr. Altemius Millinga
Managing Director

Signature  date 29/07/2021

Signed by: Mr. Samwel Gikaro
Finance Manager

Signature  date 29-07-2021

Attested by: Ag. Humprey Singogo
Chief Internal Auditor

Signature  date 29-07-2021

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 29/07/2021

Signed by: Mr Cornelius Kariwa
Director

Signature  date 29-07-2021

BALANCE SHEET AS AT 30 JUNE 2021
(Amount in TZS)



Yetu Microfinance Bank PLC

Sno	Particulars	Current Quarter	Previous Quarter	Comperative Quarter	Cummulative amount
		30.06.2021	31.03.2020	30.06.2020	30.06.2021
		TZS	TZS	TZS	TZS
A.	ASSETS				
1	Cash	695,718,149	576,949,245	552,113,424	695,718,149
2	Balances with Bank of Tanzania	70,501,515	165,909,584	1,518,437,963	70,501,515
3	Investment in Government				-
4	Balances with other Banks and	136,877,019	302,062,169	211,389,828	136,877,019
5	Cheques and Items for Clearing				-
6	Interbranch Float Items				-
7	Bills Negotiated				-
8	Customer's liabilities of				-
9	Interbank Loans Receivables				-
10	Investment in other securities				-
11	Net Loans and Advances	15,130,080,151	15,339,131,120	13,856,648,766	15,130,080,151
12	Other assets	1,400,823,903	1,373,693,291	1,327,352,647	1,400,823,903
13	Equity Investments				-
14	Receivables				-
15	Property, Plant and Equipment	1,670,574,055	1,670,574,055	1,278,305,575	1,670,574,055
16	TOTAL ASSETS	19,104,574,792	19,428,319,464	18,744,248,203	19,104,574,792
B.	LIABILITIES				
17	Deposits from other banks and				-
18	Customer deposits	1,356,985,905	1,466,411,460	1,794,837,146	1,356,985,905
19	Cash letters of credit				-
20	Special deposits	2,049,402,075	2,252,135,731	1,408,799,117	2,049,402,075
21	Payment orders/transfer payable				-
22	Bankers cheques and drafts issued				-
23	Accrued taxes and expenses				-
24	Acceptances outstanding				-
25	Interbranch Float Items				-
26	Unearned income and other				-
27	Other liabilities	277,251,945	296,251,945	275,826,071	277,251,945
28	Borrowings	6,750,000,000	6,750,000,000	7,000,000,000	6,750,000,000
29	TOTAL LIABILITIES	10,433,639,924	10,764,799,136	10,479,462,334	10,433,639,924
30	NET ASSETS/(LIABILITIES) (16 minus 30)	8,670,934,867	8,663,520,328	8,264,785,869	8,670,934,867
C.	SHAREHOLDERS FUND				
31	Paid up share capital	6,056,496,547	6,056,496,547	6,056,496,547	6,056,496,547
32	Preference share capital				-
33	Capital reserve				-
34	Retained earnings	2,439,473,000	2,439,473,000	2,332,349,000	2,439,473,000
35	Profit (Loss) Account	107,960,208	100,545,668	193,752,679	107,960,208
36	Other capital accounts	67,005,113	67,005,113	69,693,000.0	67,005,113
37	Minority Interest				-
38	TOTAL SHAREHOLDERS FUND	8,670,934,867	8,663,520,328	8,264,785,868	8,670,934,867
	TOTAL	19,104,574,792	19,428,319,464	18,191,157,916	19,104,574,792
D	SELECTED FINANCIAL CONDITION INDICATORS				
i	Shareholders Funds to Total Assets	45%	45%	44%	45
ii	Non performing Loans and Advances to Total Assets	6.55%	6%	5%	6.55
iii	Gross Loans and Advances to Total Deposits	471%	434%	414%	471
iv	Loans and Advances to Total Assets	79%	79%	67%	79
v	Earning Assets to Total Assets	84%	83%	68%	84
vi	Deposits Growth	-7%	23%	17%	-7
vii	Assets growth	-2%	3%	3%	-2

CASH FLOWS STATEMENT
FOR THE QUARTER ENDED 30 JUNE 2021
(Amounts in TZS)



Yetu Microfinance Bank PLC

Sno	Particular	30.06.2021	31.03.2021
		TZS	TZS
i	Cash Flow from Operating Activities		
	Net Income/(Loss)	107,960,208	388,822,945
	Adjustment for Non-Cash Items	-	-
	Impairment/Amortization	97,720,253	23,474,688
	Gain/Loss from Sale Fixed Assets	-	-
	Net change in Loans and Advances	-	-
	Net Change in Deposits	- 404,095,308	- 354,156,208
	Net Change in Short Term Negotiable Securities	-	-
	Net Change in Other Liabilities	-	-
	Net change in Other Assets	- 27,130,612	- 283,387,851
	Tax paid	-	37,500,000
	Others- Special Deposit	-	-
	Net Cash Provided(spent) In Operating Activities	- 225,545,460	- 309,695,801
ii	Cash Flow from Investing Activities	-	-
	Divident received	-	-
	Purchase of Fixed Assets	-	187,493,751
	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	-	- 187,493,751
iii	Cash Flow from Financing Activities		
	Repayment of Long Term Debt	-	-
	Proceeds from Issuance of Long Term Debt	-	-
	Payment of Cash Dividends	49,436,103	89,356,219
	Net Change in other Borrowings	-	-
	Others (specify)	-	-
	Net Cash Provided(Used) by Financing Activities	49,436,103	89,356,219
iv	Cash and cash equivalents		
	Net Increase (Decrease) in Cash and Cash equivalents	- 176,109,357	- 407,833,334
	Cash and Cash Equivalents at the Beginning of the period	1,079,206,040	1,487,039,374
	Cash and Cash Equivalents at the End of the Quarter	903,096,684	1,079,206,040