

STATEMENT OF COMPREHENSIVE INCOME  
FOR THE QUARTER ENDED 30 SEPTEMBER 2019  
(Amounts in Tshs.)



Sno	Particular	Current Quarter	Previous Quarter	Comperative Quarter	Cummulative amount
		30.09.2019	30.06.2019	30.09.2018	30.09.2019
		TZS	TZS	TZS	TZS
1	Interest Income	1,366,676,458	1,379,304,951	1,226,978,874	4,020,530,014
2	Interest Expense	87,671,233	132,956,621	95,373,288	308,025,114
3	Net Interest Income	1,279,005,225	1,246,348,330	1,131,605,587	3,712,504,900
4	Bad debts written off	-	-	-	-
5	Impairment Losses on Loans and	68,256,362	19,007,706	59,794,696	257,210,395
6	Non Interest Income	209,341,887	180,766,040	145,258,045	555,187,576
	6.1 Foreign currency dealings and	-	-	-	-
	6.2 Fees and Commissions	191,098,541	161,830,806	139,535,533	491,728,376
	6.3 Divident income	-	-	-	-
	6.4 Other Operating income	18,243,346	18,935,234	5,722,513	63,459,200
7	Non Interest Expense	1,103,282,390	1,088,527,784	1,019,639,598	3,345,013,124
	7.1 Salaries and Benefits	387,669,656	386,514,914	383,860,935	1,133,408,791
	7.2 Fees and Commissions	-	-	-	-
	7.3 Other Operating Expenses	715,612,734	702,012,869	635,778,663	2,211,604,334
8	Operating Income/(Loss)	316,808,359	357,594,292	317,018,730	1,043,377,022
9	Income Tax Provision	43,500,000	43,500,000	55,000,000	179,243,593
10	Net Income/(Loss) after Income Tax	273,308,359	314,094,292	262,018,730	864,133,430
11	Number of Employees	134	136	109	125
12	Basic Earning Per Share	26	30	25	26
13	Diluted Earnings Per Share	26	30	25	26
14	Number of Branches	3	3	3	3
	SELECTED PERFORMANCE				-
	Return on Average Total Assets	14.9	14.9	3.5	15
	Return on Ordinary Shareholders	21.1	20.6	4.3	21
	Non Interest Expense to Gross	74	76	80	74
	Interest Margin to Average Earning	15	15	15	15

Signed by: Mr. Altemius Millinga

Managing Director

Signature

date

29/10/2019

Signed by: Mr. Samwel Gikaro

Finance Manager

Signature

date

29.10.2019

Attested by: Angela Fanuel

Chief Internal Auditor

Signature

date

29.10.2019

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

29/10/2019

Signed by: Happy Sambega

Director

Signature

date

29/10/2019

**BALANCE SHEET AS AT 30 SEPTEMBER 2019**  
(Amount in TZS)



Sno	Particulars	Current Quarter	Previous Quarter	Comperative Quarter	Cummulative amount
		30.09.2019	30.06.2019	30.06.2018	30.09.2019
		TZS	TZS		
<b>A.</b>	<b>ASSETS</b>				
1	Cash	478,729,787	377,613,899	337,345,663	478,729,787
2	Balances with Bank of Tanzania	146,865,628	238,431,728	-	146,865,628
3	Investment in Government	-	-	-	-
4	Balances with other Banks and	435,481,526	1,391,649,604	1,310,658,955	435,481,526
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	14,405,282,798	13,259,958,446	12,701,523,746	14,405,282,798
12	Other assets	941,056,961	679,709,844	88,923,117	941,056,961
13	Equity Investments	-	-	-	-
14	Receivables	-	-	-	-
15	Property, Plant and Equipment	709,125,369	730,183,450	571,574,093	709,125,369
16	<b>TOTAL ASSETS</b>	<b>17,116,542,070</b>	<b>16,677,546,972</b>	<b>15,010,025,574</b>	<b>17,116,542,070</b>
<b>B.</b>	<b>LIABILITIES</b>				
17	Deposits from other banks and	-	-	-	-
18	Customer deposits	1,577,684,396	1,589,008,663	879,173,902	1,577,684,396
19	Cash letters of credit	-	-	-	-
20	Special deposits	2,028,598,412	1,657,209,842	1,420,528,984	2,028,598,412
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	-	-	-	-
27	Other liabilities	632,936,890	664,595,304	205,319,312	632,936,890
28	Borrowings	4,500,000,000	4,500,000,000	4,000,000,000	4,500,000,000
29	<b>TOTAL LIABILITIES</b>	<b>8,739,219,698</b>	<b>8,410,813,809</b>	<b>6,505,022,199</b>	<b>8,739,219,698</b>
30	<b>NET ASSETS/(LIABILITIES) (16 minus 29)</b>	<b>8,377,322,371</b>	<b>8,266,733,163</b>	<b>8,505,003,375</b>	<b>8,377,322,371</b>
<b>C.</b>	<b>SHAREHOLDERS FUND</b>				
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	1,940,352,700	1,788,977,559	2,029,323,098	1,940,352,700
35	Profit (Loss) Account	273,308,359	314,094,292	262,018,730	273,308,359
36	Other capital accounts	107,164,765	107,164,765	157,165,000	107,164,765
37	Minority Interest	-	-	-	-
38	<b>TOTAL SHAREHOLDERS FUND</b>	<b>8,377,322,371</b>	<b>8,266,733,163</b>	<b>8,505,003,375</b>	<b>8,377,322,371</b>
39	Contigent Liabilities	-	-	-	-
40	Non performing Loans and Advances	776,286,413	710,108,824	856,983,208	776,286,413
41	Allowances for probable losses	880,645,728	812,389,366	974,497,518	880,645,728
42	Other Non-performing assets	-	-	-	-
<b>D</b>	<b>SELECTED FINANCIAL CONDITION</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>
i	Shareholders Funds to Total Assets	48.94	49.57	56.66	49
ii	Non performing Loans and Advances to Total Advances	5.08	5.05	6.27	5
iii	Gross Loans and Advances to Total Deposits	423.87	433.50	594.69	424
iv	Loans and Advances to Total Assets	84.16	79.51	84.62	84
v	Earning Assets to Total Assets	86.70	0.88	0.93	87
vi	Deposits Growth	0.71	18.00	7.95	1
vii	Assets growth	2.63	0.54	6.04	3

**CASH FLOWS STATEMENT**  
**FOR THE QUARTER ENDED 30 SEPTEMBER 2019**  
(Amounts in TZS)



**Yetu Microfinance Bank PLC**

Sno	Particular	30.06.2019 TZS	31.03.2019 TZS
<b>i</b>	<b>Cash Flow from Operating Activities</b>		
	Net Income/(Loss)	316,808,359	357,594,292
	Adjustment for Non-Cash Items	0	0
	Impairment/Amortization	43,755,881	42,123,887
	Gain/Loss from Sale Fixed Assets	0	0
	Net change in Loans and Advances	613,329,426	855,260,444
	Net Change in Deposits	-427,557,725	96,349,870
	Net Change in Short Term Negotiable Securities	0	0
	Net Change in Other Liabilities	-647,152,983	402,336,052
	Net change in Other Assets	-261,347,117	80,001,367
	Tax paid	-43,500,000	43,500,000
	Others- Special Deposit	-371,388,570	72,022,755
	Net Cash Provided(spent) In Operating Activities	<b>-777,052,730</b>	<b>753,468,319</b>
<b>ii</b>	<b>Cash Flow from Investing Activities</b>	0	0
	Divident received	0	0
	Purchase of Fixed Assets	-22,697,800	16,958,220
	Proceed from sale of Fixed assets	0	0
	Purchase of Non-dealing Securities	0	0
	Proceed from sale of Non-dealing Securities	0	0
	Others( Fixed Deposit)	50,000,000	50,000,000
	Net Cash Provided(used) by Investing Activities	<b>27,302,200</b>	<b>33,041,780</b>
<b>iii</b>	<b>Cash Flow from Financing Activities</b>		
	Repayment of Long Term Debt	0	0
	Proceeds from Issuance of Long Term Debt	0	0
	Payment of Cash Dividends	-197,278,721	-19,088,407
	Net Change in other Borrowings	0	0
	Others (specify)	0	0
	Net Cash Provided(Used) by Financing Activities	<b>-197,278,721</b>	<b>-19,088,407</b>
<b>iv</b>	<b>Cash and cash equivalents</b>		
	Net Increase (Decrease) in Cash and Cash equivalents	-947,029,251	767,421,692
	Cash and Cash Equivalents at the Beginning of the period	2,008,106,191	1,240,684,499
	Cash and Cash Equivalents at the End of the Quarter	1,061,076,941	2,008,106,191

YETU MICROFINANCE BANK PLC

NOTES TO FINANCIAL STATEMENTS FOR THE QUARTER ENDED 30 SEPTEMBER 2019

NOTES		30.09.2019	30.06.2019
		TZS	TZS
<b>1</b>	<b>INTEREST INCOME:</b>		
	3003001 - INTEREST SGL BUSINESS LOANS	1,020,526,787	1,073,668,224
	3003002 - INTEREST - MAVUNO LOANS	11,244,954	11,158,468
	3003003 - INTEREST- BENKI JAMII LOANS	59,046,767	67,487,568
	3003004 - INTEREST GROUP SALARIED LOANS	47,876	289,946
	3003005 - INTEREST - MIXED FARMING LOANS	28,680	30,268
	3003008 - INTEREST - VIP BUSINESS LOANS	38,332,464	21,002,949
	3003010 - INTEREST - HOUSING LOANS	63,533,503	79,949,364
	3003012 - INTEREST AFYA LOANS	-	-
	3003013 - INTEREST IN KIBINDO LOANS	1,811,120	2,255,301
	3003014 - INTEREST INCOME AGRO ASSET LOANS	2,445,622	1,859,921
	3002014 - COMMISSION RECD TISS OR TRANSFERS	80,000	-
	3003015 - INTEREST STAFF LOAN	10,111,283	14,429,037
	3003018 - COMMISSION YETU INSURANCE AGENCY	3,627,280	1,770,299
	3003023 - INTEREST RECEIVABLE MAJI LOAN	3,072,980	-
	3003021 - INTEREST RECEIVED FARM INPUTS LOAN	89,453,268	44,858,968
	3003022 - INTEREST RECEIVED JIKIMU LOAN	32,999,364	25,093,637
	3005101 - INTEREST RECEIVABLE	30,314,510	35,451,000
	<b>Total</b>	<b>1,366,676,458</b>	<b>1,379,304,951</b>
<b>6</b>	<b>OTHER INCOME:</b>		
	3001001 - GROUP REGISTRATION FEES SGL	9,256,000	8,624,000
	3001002 - LOAN PROCESSING COMMITMENT FEES	66,669,611	53,622,563
	3001003 - LOAN INSURANCE FEES RISK MITIGATION FUN	95,469,224	76,343,988
	3001004 - COMMISSION RECEIVED ATM CARD FEES	13,664,881	17,071,500
	3001005 - CASH WITHDRAWAL CHARGES	5,685,000	4,477,000
	2017101 - ATM CHARGES YETU BANK	1,820,885	1,691,755
	3002002 - INTEREST RECEIVED TIME FIXED DEPOSIT	8,496	-
	3002003 - CAPITAL GRANT INCOME I.E SKYMARK & ENG	-	1,718,700
	3002004 - OTHER INCOME	5,377,246	6,913,669
	3002006 - RECOVERY ON LOAN LOSSES	-	-
	3002007 - COMMISSION ON MOBILE BANKING	6,038,825	5,453,430
	2017102 - BCX	3,447,945	3,143,430
	2017103 - UMOJA SWITCH	1,532,420	1,397,080
	2017104 - ATM CHARGES DUE TO OTHER BANKS	379,850	308,925
	<b>Total</b>	<b>209,350,383</b>	<b>180,766,040</b>
<b>7</b>	<b>ADMINISTRATIVE COST:</b>		
	NHIF Medical employer contribution	9,161,720	9,251,069
	Staff welfare	1,890,000	500,000
	Workers compasation Fund	2,869,261	4,247,631
	Pension Fund	40,461,193	40,544,766
	13 STAFF SALARY	30,372,164	41,465,133
	STAFF TRANSFER	3,401,000	3,456,000
	STAFF COMMUNICATION	13,031,079	10,204,941
	STAFF TRAINING LOCAL	5,286,000	11,071,079
	STAFF TRAINING INHOUSE	3,401,700	2,806,000
	Social Responsibilities	1,188,900	2,422,600
	Staff Training Internation	-	1,800,000
	4001011 - MANAGEMENT FUEL	-	3,350,000
	Printing and Stationary	20,371,900	17,077,420
	Repair and Maintenance office equip	7,386,972	4,730,100
	STAFF GRATUITY	-	15,667,729
	News paper Expense	668,000	517,000
	SPECIAL DUTY AND OVERTIME	10,283,300	4,590,000
	Travel Expenses	45,183,350	26,790,728
	Board Meeting Expense	5,396,300	14,251,300
	4002011 - LEGAL SERVICES	2,204,000	14,675,025
	4002017 - OFFICE SUPPLIES AND SANITATION	16,336,095	18,599,700
	Office Security	75,404,000	44,572,000
	Skill Development Levy	20,012,471	19,078,199
	Contribution and Subscription	-	4,329,828
	4002022 - CONSULTATION EXP	3,807,000	-
	Audit and accounting fees	-	-
	Depreciation	43,755,881	42,123,886
	<b>Total</b>	<b>361,872,286</b>	<b>358,122,134</b>
	<b>OTHER BENEFITS</b>		
	Salary and wages	387,669,656	386,514,914

YETU MICROFINANCE BANK PLC

NOTES TO FINANCIAL STATEMENTS FOR THE QUARTER ENDED 30 SEPTEMBER 2019

NOTES

NOTES		30.09.2019	30.06.2019
		TZS	TZS
7	<b>OPERATION COST:</b>		
	Repair and Maintenance automotive	11,022,025	5,968,600
	REPAIR AND MAINTAINANCE GENERATOR	747,000	1,211,000
	REPAIR AND MAINTANANCE PREMISES	2,841,000	8,137,600
	PARKING FEE	1,890,000	606,000
	TELEPHONE AND POSTAGE	399,000	467,300
	Fuel	8,010,300	5,352,030
	Field Transport	148,394,113	168,197,501
	Program Promotion & Advertisement	13,662,500	5,649,000
	Client Training	1,656,000	1,656,000
	Risk Mitigation expenses	2,480,130	6,967,338
	Connectivity Expenses	37,780,884	36,180,883
	ICT Consumable expenses	2,582,100	3,077,755
	ICT MAINTANANCE SOFTWARE	-	3,902,500
	Pre employment training expenses	-	450,000
	Automotive insurance	-	778,800
	LOAN FEES&COMMISSIONS EXP	-	20,000,000
	Publications ( compliance expenses)	3,390,000	4,932,000
	ATM Rental fess	26,003,121	26,003,121
	CASH INSURANCE	-	1,053,150
	CASH MOVEMENT	80,000	-
	4002025 - Service levy	-	53,300
	Licenses fees	4,285,885	-
	Other expenses (IPO)	653,000	500,000
	<b>Total</b>	<b>265,877,058</b>	<b>301,143,877</b>
	<b>OCCUPANCY COST:</b>		
7	Office rent	50,539,538	8,981,000
	Utility Expense	16,543,430	15,816,660
	<b>Total</b>	<b>67,082,968</b>	<b>24,797,660</b>
	<b>FINANCIAL COST:</b>		
7	Bank Charges	176,111	165,000
	INTEREST ON SAVINGS ACCOUNTS	20,604,311	17,784,198
	<b>Total</b>	<b>20,780,422</b>	<b>17,949,198</b>

YETU MICROFINANCE BANK PLC

NOTES TO FINANCIAL STATEMENTS FOR THE QUARTER ENDED 30 SEPTEMBER 2019

NOTES

NOTES		30.09.2019	30.06.2019
		TZS	TZS
<b>7</b>	<b>OPERATION COST:</b>		
	Repair and Maintenance automotive	11,022,025	5,968,600
	REPAIR AND MAINTAINANCE GENERATOR	747,000	1,211,000
	REPAIR AND MAINTANANCE PREMISES	2,841,000	8,137,600
	PARKING FEE	1,890,000	606,000
	TELEPHONE AND POSTAGE	399,000	467,300
	Fuel	8,010,300	5,352,030
	Field Transport	148,394,113	168,197,501
	Program Promotion & Advertisement	13,662,500	5,649,000
	Client Training	1,656,000	1,656,000
	Risk Mitigation expenses	2,480,130	6,967,338
	Connectivity Expenses	37,780,884	36,180,883
	ICT Consumable expenses	2,582,100	3,077,755
	ICT MAINTANENCE SOFTWARE	-	3,902,500
	Pre employment training expenses	-	450,000
	Automotive insurance	-	778,800
	LOAN FEES&COMMISSIONS EXP	-	20,000,000
	Publications ( compliance expenses)	3,390,000	4,932,000
	ATM Rental fess	26,003,121	26,003,121
	CASH INSURANCE	-	1,053,150
	CASH MOVEMENT	80,000	-
	4002025 - Service levy	-	53,300
	Licenses fees	4,285,885	-
	Other expenses (IPO)	653,000	500,000
	<b>Total</b>	<b>265,877,058</b>	<b>301,143,877</b>
	<b>OCCUPANCY COST:</b>		
<b>7</b>	Office rent	50,539,538	8,981,000
	Utility Expense	16,543,430	15,816,660
	<b>Total</b>	<b>67,082,968</b>	<b>24,797,660</b>
	<b>FINANCIAL COST:</b>		
<b>7</b>	Bank Charges	176,111	165,000
	INTEREST ON SAVINGS ACCOUNTS	20,604,311	17,784,198
	<b>Total</b>	<b>20,780,422</b>	<b>17,949,198</b>

## YETU MICROFINANCE BANK PLC

## NOTES TO FINANCIAL STATEMENTS FOR THE QUARTER ENDED 30 SEPTEMBER 2019

NOTES	30.09.2019		30.06.2019	
	TZS		TZS	
<b>1</b>	<b>Cash &amp; Bank balances:</b>			
	Cash in hand	478,729,787		377,613,899
	Nmb-Dar Branch A/c	110,323,337		751,938,670
	Nmb-Kilwa Branch A/c	5,269,617		190,774,849
	Nmb-Ifakara Branch A/c	58,131,099		173,240,935
	Tib-Repayment A/c	10,156,186		10,156,186
	BOA BANK	52,997,861		53,276,838
	BOT ACCOUNT	146,865,628		238,431,728
	Pbz-Zanzibar A/c	164,674,525		153,435,125
	Mkombozi A/c	33,928,902		8,827,002
	<b>Total</b>	<b>1,061,076,941</b>		<b>1,957,695,232</b>
<b>1</b>	<b>Fixed deposits with Banks:</b>			
	Treasure Bills	50,000,000		50,000,000
	<b>Total</b>	<b>50,000,000</b>		<b>50,000,000</b>
	<b>Loan Portfolio:</b>			
<b>12.1</b>	Loan Portfolio-Group Business	8,564,784,181		8,181,866,754
	Less: Provision for bad debts	(476,393,413)		(439,330,381)
	<b>Total</b>	<b>8,088,390,768</b>		<b>7,742,536,373</b>
<b>12.2</b>	Loan Portfolio-Mavuno	239,562,569		252,825,745
	Less: Provision for bad debts	(21,230,189)		(19,592,003)
	<b>Total</b>	<b>218,332,380</b>		<b>233,233,742</b>
<b>12.3</b>	Loan Portfolio-Benkijamii	1,396,327,518		1,339,119,071
	Less: Provision for bad debts	(99,462,886)		(91,788,029)
	<b>Total</b>	<b>1,296,864,632</b>		<b>1,247,331,042</b>
<b>12.4</b>	Loan Portfolio-Salaried	7,228,583		7,843,117
	Less: Provision for bad debts	(1,591,481)		(1,468,678)
	<b>Total</b>	<b>5,637,102</b>		<b>6,374,439</b>
<b>12.5</b>	Loan Portfolio-Agriculture	23,377,013		23,489,467
	Less: Provision for bad debts	(8,931,211)		(8,242,052)
	<b>Total</b>	<b>14,445,802</b>		<b>15,247,415</b>
<b>12.6</b>	Agro Asset Loans	54,681,435		49,273,181
	Less: Provision for bad debts	(1,253,432)		(1,156,713)
	<b>Total</b>	<b>53,428,003</b>		<b>48,116,468</b>
<b>12.7</b>	Loan Portfolio-Education	2,528,011		2,528,011
	Less: Provision for bad debts	(902,197)		(832,580)
	<b>Total</b>	<b>1,625,814</b>		<b>1,695,431</b>
<b>12.8</b>	Loan Portfolio-Staff	285,867,148		300,234,351
	Less: Provision for bad debts	- 19,828,228 -		18,298,222
	<b>Total</b>	<b>266,038,920</b>		<b>281,936,129</b>
<b>12.9</b>	Loan PortfolioKibindo	51,645,700		34,482,510
	Less: Provision for bad debts	- 1,536,804 -		1,418,220
	<b>Total</b>	<b>50,108,896</b>		<b>33,064,290</b>
	<b>Sub Total</b>	<b>9,994,872,318</b>		<b>9,609,535,328</b>

YETU MICROFINANCE BANK PLC

NOTES TO FINANCIAL STATEMENTS FOR QUARTER ENDED 30 SEPTEMBER 2019

NOTES	30.09.2019		30.06.2019	
	TZS		TZS	
12.8	VIP Business Loans	295,548,039		328,266,995
	Less: Provision for bad debts -	20,776,769	-	19,173,571
	Total	274,771,270		309,093,424
12.9	Housing Loan	1,795,313,275		1,832,681,766
	Less: Provision for bad debts -	150,565,736	-	138,947,628
	Total	1,644,747,539		1,693,734,138
12.1	1004117 - FARM INPUTS LO.	2,239,904,652		1,593,485,564
	Less: Provision for bad debts -	63,573,538	-	58,668,012
	Total	2,176,331,114		1,534,817,552
12.1	1004118 - JIKIMU LOAN	217,617,527		125,471,242
	Less: Provision for bad debts -	14,252,064	-	13,152,332
	Total	203,365,463		112,318,910
12.1	1004116 - ASSET FINANCING	-		449,399
	Less: Provision for bad debts -	177,679	-	163,968
	Total	-		285,431
	1000201- MAJI LOANS	111,212,236		
	Less: Provision for bad debts	-		
	Total	111,212,236		
12.10	Afya Loan	330,640		330,640
	Less: Provision for bad debts -	170,103	-	156,977
	Total	160,537		173,663
	<b>Sub Total</b>	<b>4,410,410,480.65</b>		<b>3,650,423,117.83</b>
	<b>Total Loan Portfolio</b>	<b>14,405,282,798</b>		<b>13,259,958,446</b>
12	Other Current Asset:			
	Mpesa-Disbursement	66,787,285		66,787,285
	Mpesa-Agregator	31,955,904		31,955,904
	Staff Advances	7,443,099		15,772,703
	Other Debtors	49,551,277		14,208,220
	Repayment account	627,154,681		392,000,000
	Selcom balance	69,821,872		71,137,697
	PRINTING AND STATIONERY	21,638,500		21,638,500
	Pre paid rent	66,704,343		66,209,535
	Total	941,056,961		679,709,844
20	<b>SAVINGS:</b>			
	LOAN GUARANTEE SAVINGS	2,028,598,412		1,657,209,842
	customer deposit	1,577,684,396		1,453,669,654
	Savings Payable	135,965,430		135,339,009
	Total	3,742,248,238		3,246,218,505
27	<b>Other Payables:</b>			
	NSSF PAYABLE	22,820,306		24,756,258
	LAPF PAYABLE	18,585,886		32,240,069
	Dividend payable	591,530,697		607,598,977
	Total	622,936,890		664,595,304

YETU MICROFINANCE BANK PLC  
 For the Quarter ended 30 September 2019  
 PROPERTY, PLANT & EQUIPMENT  
 NOTE 15

DESCRIPTION	FURNITURE AND FITTINGS	COMPUTER & ACCESSORIES	ELECTRICAL EQUIPMENTS	AUTOMOTIVE	SOFTWARE	TOTAL
	TZS	TZS	TZS	TZS	TZS	TZS
<b>COST</b>						
As at 01.09.2019	165,692,276	215,237,010	386,640,587	16,535,628	369,645,748	1,153,751,249
Addition During the Period	3,099,800	13,548,000	6,050,000	-	-	22,697,800
<b>As at 30.09.2019 - (A)</b>	<b>168,792,076</b>	<b>228,785,010</b>	<b>392,690,587</b>	<b>16,535,628</b>	<b>369,645,748</b>	<b>1,176,449,049</b>
<b>DEPRECIATION</b>						
As at 01.09.2019	56,045,869	118,926,119	115,552,801	16,721,927	116,321,083	423,567,799
Charge for the period	3,770,077	13,199,476	11,632,537	2,312,585	12,841,206	43,755,881
<b>As at 30.09.2019 - (B)</b>	<b>59,815,945</b>	<b>132,125,595</b>	<b>127,185,337</b>	<b>19,034,512</b>	<b>129,162,289</b>	<b>467,323,679</b>
<b>NET BOOK VALUE</b>						
As at 30.09.2019 - (C)	<b>108,976,130</b>	<b>96,659,415</b>	<b>265,505,250</b>	<b>2,498,884</b>	<b>240,483,459</b>	<b>709,125,369</b>
As at 01.09.2019- (A-B)	85,166,042	19,840,922	200,275,815	9,580,529	174,790,636	496,377,464

YETU MICROFINANCE BANK PLC

NOTES TO FINANCIAL STATEMENTS FOR THE QUARTER ENDED 30 SEPTEMBER 2019

NOTES	30.09.2019	30.06.2019
	TZS	TZS
<b>Term Loans:</b>		
28		
Less: Repayment		
<b>Total</b>	-	-
Self Loan	1,000,000,000	1,000,000,000
Less: Repayment	0	0
<b>Total</b>	<b>1,000,000,000</b>	<b>1,000,000,000</b>
BOT Loan	3,500,000,000	3,500,000,000
Addition During The Year	-	-
Less: Repayment	-	-
<b>Total</b>	<b>3,500,000,000</b>	<b>3,500,000,000</b>
<b>Total Loan</b>	<b>4,500,000,000</b>	<b>4,500,000,000</b>

YETU MICROFINANCE BANK PLC  
STATEMENT OF CHANGE IN EQUITY  
for the Quarter ended 30 September 2019

	Share Capital	General Reserve	Regulatory Reserve	Capital Grant	Retained Earning	TOTAL
<b>Opening Balance 01/01/2018</b>	<b>6,056,496,547</b>	<b>124,847,000</b>	<b>66,617,000</b>	<b>157,165,000</b>	<b>1,522,511,000</b>	<b>7,927,636,547</b>
Adjustment :						
Add: Addition/(Deletion) during the period	-					
Transfer to deferred Income				50,368,000		50,368,000
Transfer to General reserve		5,708,000		37,104,000		37,104,000
Transfer to Regulatory reserve			66,617,000		5,708,000	
Profit for the period					66,617,000	
Dividend Paid					709,126,000	709,126,000
					779,990,000	779,990,000
<b>Balance as 31.12.2018</b>	<b>6,056,496,547</b>	<b>130,555,000</b>	<b>-</b>	<b>69,693,000</b>	<b>1,512,556,000</b>	<b>7,769,300,547</b>
<b>Current Year as 30.09.2019</b>						
Opening Balance as 01.01.2019	6,056,496,547	130,555,000	-	69,693,000	1,826,649,292	8,083,393,839
Adjustment :						
Transfer to reserve						
Transfer to General reserve	0	130,555,000		37,471,765	276,422,559	313,894,324
Transfer to Regulatory reserve			0			130,555,000
change in accounting policy- Adoption of IFRS						
Profit for the period	0			0		
<b>Balance as 30.09.2019</b>	<b>6,056,496,547</b>	<b>-</b>	<b>-</b>	<b>107,164,765</b>	<b>2,376,380,211</b>	<b>8,540,041,523</b>

# YETU MICROFINANCE BANK PLC

FEES & CHARGES AS AT 30 SEPTEMBER 2019



Yetu Microfinance Bank PLC

PRODUCT TYPE	TZS
<b>1. SAVINGS ACCOUNTS</b>	
Required minimum opening balance	5000/=
Monthly service fee	FREE
account statement	FREE
Balance enquiry	FREE
account closure	5000/=
required minimum operation balance	5000/=
Cash deposit charge	FREE
Cash withdraw charge	1000/=
Account maintenance charge	FREE
<b>2. loan (Tzs)</b>	
Business loans- SGL Loan	3% pm
Home Improving Loan	1.4% pm
Loan Processing Fees	1.18%
Insurance Fee	1.68%
Mavuno loan	2.5% pm
Agricultural Loan	1.4pm
Afya Loans	2.3% pm
Agro Asset Loan	1.4% pm
Farm Input Loan	2.50%