

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



Sno	Particular	Current Quarter	Previous Quarter	Comperative Quart	Cummulative amount
		30.09.2021	30.06.2021	30.09.2020	30.09.2021
		TZS	TZS	TZS	TZS
1	Interest Income	1,033,423,855.68	1,201,351,910	1,116,056,826	3,392,138,862
2	Interest Expense	150,931,912.63	104,475,324	130,041,033	349,611,013
3	Net Interest Income	882,491,943.05	1,096,876,586	986,015,793	3,042,527,849
4	Bad debts written off	-	-	-	-
5	Impairment Losses on Loans and	206,094,715.75	89,311,053	1,487,139	32,494,032
6	Non Interest Income	163,690,836.30	202,399,489	225,688,068	702,885,407
	6.1 Foreign currency dealings and	-	-	-	-
	6.2 Fees and Commissions	103,803,731.79	114,381,288	187,916,361	330,953,493
	6.3 Divident income	-	-	-	-
	6.4 Other Operating income	59,887,104.51	88,018,201	37,771,708	371,931,914
7	Non Interest Expense	1,171,657,421.79	1,055,736,154	1,130,947,314	3,399,421,677
	7.1 Salaries and Benefits	618,195,313.01	627,391,742	577,104,338	1,879,093,222
	7.2 Fees and Commissions	13,035,651.75	348,663	21,756,470	13,607,878
	7.3 Other Operating Expenses	540,426,457.03	427,995,749	532,086,507	1,506,720,577
8	Operating Income/(Loss)	80,620,073.31	154,228,868	82,243,686	378,485,610
9	Income Tax Provision	24,186,021.99	46,268,660		113,545,683
10	Net Income/(Loss) after Income Tax	56,434,051.31	107,960,208	82,243,686	264,939,927
11	Number of Employees		133	120	133
12	Basic Earning Per Share	7	13	7	13
13	Diluted Earnings Per Share	7	13	7	13
14	Number of Branches	3	3	3	3
SELECTED PERFORMANCE INDICATORS (%)		%	%	%	%
	Return on Average Total Assets	5.51	10%	10%	5.51
	Return on Ordinary Shareholders Fund	12	14%	16	11.99
	Non Interest Expense to Gross Income	52	81%	93	52.29
	Interest Margin to Average Earning Asse	6	9%	10	6.07

Signed by: Mr. Altemius Millinga  
Managing Director

Signature

date 28/10/2021

Signed by: Mr. Samwel Gikaro  
Finance Manager

Signature

date 28/10/2021

Attested by: Humphrey Singogo  
Ag. Chief Internal Auditor

Signature

date 28/10/2021

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 28/10/2021

Signed by: Happy Sambega  
Director

Signature

date 28/10/2021

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



Yetu Microfinance Bank PLC

Sno	Particulars	Current Quarter 30.09.2021	Previous Quarter 30.06.2021	Comperative Quarter 30.09.2020	Cumulative amount 30.09.2021
			TZS	TZS	TZS
A.	ASSETS				
1	Cash	819,368,398.23	530,533,000	721,559,270	819,368,398
2	Balances with Bank of Tanzania	32,832,346.53	70,501,515	619,741,826	32,832,347
3	Investment in Government securities				
4	Balances with other Banks and	126,767,310.60	302,062,169	145,738,279	126,767,311
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	14,544,415,368.53	15,130,080,151	14,618,038,394	14,544,415,369
12	Other assets	1,535,111,153.56	1,400,823,903	1,626,302,868	1,535,111,154
13	Equity Investments				-
14	Receivables				-
15	Property, Plant and Equipment	1,711,129,296.61	1,670,574,055	1,424,084,160	1,711,129,297
16	TOTAL ASSETS	18,769,623,874.07	19,104,574,792	19,155,464,797	18,769,623,874
B.	LIABILITIES				
17	Deposits from other banks and				
18	Customer deposits	2,154,646,531.75	1,356,985,905	1,491,323,654	2,154,646,532
19	Cash letters of credit				
20	Special deposits	2,064,363,594.27	2,049,402,075	1,761,759,244	2,064,363,594
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	229,836,593.39	277,251,945	480,339,642	229,836,593
28	Borrowings	5,700,000,000.00	6,750,000,000	7,000,000,000	5,700,000,000
29	TOTAL LIABILITIES	10,148,846,719.41	10,433,639,924	10,733,422,540	10,148,846,719
30	NET ASSETS/(LIABILITIES) (16 minus	8,620,777,154.66	8,670,934,868	8,422,042,256	8,620,777,155
C.	SHAREHOLDERS FUND				
31	Paid up share capital	6,056,496,546.86	6,056,496,547	6,056,496,547	6,056,496,547
32	Preference share capital				
33	Capital reserve				
34	Retained earnings	2,439,473,000.00	2,439,473,000	2,213,609,023	2,439,473,000
35	Profit (Loss) Account	56,434,051.31	107,960,208	82,243,686	56,434,051
36	Other capital accounts	68,373,556.48	67,005,113	69,693,000.0	68,373,556
37	Minority Interest				
38	TOTAL SHAREHOLDERS FUND	8,620,777,154.65	8,670,934,867	8,422,042,256	8,620,777,155
	TOTAL	18,769,623,874.06	19,104,574,791.85	19,155,464,796.40	18,769,623,874
	Non performing Loans and Advances	4,448,185,825	991,222,058	696,959,097	4,448,185,825
	Allowances for probable losses	717,420,694	923,515,409.90	744,662,234	717,420,694
	Other Non-performing assets				
	SELECTED FINANCIAL CONDITION INDICAT	%	%	%	%
1	Shareholders Funds to Total Assets	45.93	45	44	46
2	Non performing Loans and Advances to Tot	29.15	6.55	5	29
3	Gross Loans and Advances to Total Deposi	361.74	471	416	362
4	Loans and Advances to Total Assets	81.31	79	67	81
5	Earning Assets to Total Assets	77.49	84	68	77
6	Deposits Growth	0.59	-7	17	1
7	Assets growth	-	-2	2	-

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



**Yetu Microfinance Bank PLC**

Sno	Particular	30.09.2021	30.06.2021
		TZS	TZS
<b>i</b>	<b>Cash Flow from Operating Activities</b>		
	Net Income/(Loss)	56,434,051	107,960,208
	Adjustment for Non-Cash Items	-	-
	Impairment/Amortization	100,702,752	97,720,253
	Gain/Loss from Sale Fixed Assets	-	-
	Net change in Loans and Advances	-	-
	Net Change in Deposits	797,660,627	404,095,308
	Net Change in Short Term Negotiable Securities	-	-
	Net Change in Other Liabilities	47,415,352	-
	Net change in Other Assets	134,287,250	27,130,612
	Tax paid	- 32,000,000	-
	Others- Special Deposit	14,961,519	-
	Net Cash Provided(spent) In Operating Activities	<b>1,119,461,552</b>	<b>- 225,545,460</b>
<b>ii</b>	<b>Cash Flow from Investing Activities</b>	-	-
	Divident received	-	-
	Purchase of Fixed Assets	- 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	-	-
<b>iii</b>	<b>Cash Flow from Financing Activities</b>	- 40,555,242	
	Repayment of Long Term Debt	- 955,619,587	-
	Proceeds from Issuance of Long Term Debt	-	-
	Payment of Cash Dividends	- 47,415,352	49,436,103
	Net Change in other Borrowings	-	-
	Others (specify)	-	-
	Net Cash Provided(Used) by Financing Activities	- 1,003,034,939	49,436,103
<b>iv</b>	<b>Cash and cash equivalents</b>		
	Net Increase (Decrease) in Cash and Cash equivalents	75,871,371	- 176,109,357
	Cash and Cash Equivalents at the Beginning of the period	903,096,684	1,079,206,040
	Cash and Cash Equivalents at the End of the Quarter	978,968,055	903,096,684

YETU MICROFINANCE BANK PLC

NOTES TO FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2021

	30.09.2021	30.06.2021
	TZS	TZS
INTEREST INCOME:		
3000001 - INTEREST-GROUP BUSINESS	41,538.48	162,804
3003001 - INTEREST SGL BUSINESS LOANS	766,958,182.71	877,063,269
3003002 - INTEREST - MAVUNO LOANS	9,487,037.52	5,932,897
31033000048 - INTEREST - MAVUNO LOANS PRODUCT		
3003003 - INTEREST- BENKI JAMII LOANS	165,527.69	34,097
3003004 - INTEREST GROUP SALARIED LOANS		-
3003005 - INTEREST - MIXED FARMING LOANS		1,300
3003008 - INTEREST - VIP BUSINESS LOANS	20,698,663.69	19,934,478
3003010 - INTEREST - HOUSING LOANS	16,100,372.64	15,829,560
3003012 - INTEREST AFYA LOANS		-
3003013 - INTEREST IN KIBINDO LOANS	4,682,393.96	3,627,982
3003014 - INTEREST INCOME AGRO ASSET LOANS	211,656.08	211,656
3003015 - INTEREST STAFF LOAN	11,221,609.79	12,689,038
31033003003 - OVERDRAFT INTEREST INCOME MITAMBA ACCOUNT	20,011,792.38	18,328,016
11011007014 - OVERDRAFT INTEREST RECEIVABLE BUSINESS ACCOUNT	8,061,230.75	9,031,668
3003021 - INTEREST RECEIVED FARM INPUTS LOAN	121,854,619.29	205,256,137
3003022 - INTEREST RECEIVED JIKIMU LOAN	90,000.00	105,099
3003023 - INTEREST RECEIVABLE MAJI LOAN	2,539,404.20	3,451,774
3003024 - INTEREST RECEIVED ASSET FINANCING	6,026,179.65	6,523,129
31033000051 - INTEREST E AND B CLUB	667,212.24	435,397.10
31033000052 - INTEREST MJASIRIMALI LOAN	38,667,263.22	22,733,608.51
PROFIT MARGIN ISLAMIC BANKING	5,939,171.39	
	1,033,423,855.68	1,201,351,910

6.2 Fees and Commissions		
3001004 - COMMISSION RECEIVED ATM CARD FEES	5,285,000.00	5,110,000
3001001 - GROUP REGISTRATION FEES SGL	810,000.00	2,588,000
3001002 - LOAN PROCESSING COMMITMENT FEES	45,219,340.09	50,378,535
3001003 - LOAN INSURANCE FEES RISK MITIGATION FUND	44,973,888.00	45,154,727
3002007 - COMMISSION ON MOBILE BANKING	6,003,676.14	5,807,865
3002012 - COMMISSION RECEIVED ON VODA M PESA	190,329.51	251,271
3002014 - COMMISSION RECD TISS OR TRANSFERS	430,000.00	360,000
3003018 - COMMISSION YETU INSURANCE AGENCY	428,762.25	3,901,163
3003018 - COMMISSION RECEIVED BALANCE INQUIRY MOBILE	544,644.00	553,068
31033001012 - COMMISSION RECEIVED AIRTEL MONEY	1,394,397.94	276,661
	105,280,037.93	114,381,288

6.4 Other Operating income

3001005 - CASH WITHDRAWAL CHARGES	2,174,925.00	3,647,160
3002002 - INTEREST RECEIVED TIME FIXED DEPOSIT	0	-
3002003 - DEFFERED INCOME	- 588,000.00	20,000,000
3002004 - OTHER INCOME	18,237,219.82	40,685,915
2017101 - ATM CHARGES YETU BANK	3,536,337.58	1,885,149
	23,360,482.40	
31033006002 - PENALTY INTREST INCOME ASSET FINANCING	320,652.69	393,376
31033006007 - PENALTY INTEREST INCOME FARM INPUT	66,772.34	532,192
31033006008 - PENALTY INTEREST INCOME GROUP BUSINESS LOAN	-	19,718
31033006009 - PENALTY INTEREST INCOME HOUSING LOAN	749,293.30	183,379
31033006010 - PENALTY INTEREST INCOME MAVUNO LOAN	340,024.91	199,330
31033006011 - PENALTY INTEREST INCOME MAJI LOAN	125,579.74	60,641
31033006012 - PENALTY INTEREST INCOME VIP	916,305.11	761,751
31033006013 - PENALTY INTEREST INCOME KIBINDO LOAN	445,412.73	250,453
31033006014 - PENALTY INTEREST INCOME STAFF LOAN	64,963.40	183,524
31033006015 - PENALTY INTERST INCOME AGRO ASSET	-	-
31033006017 - PENALTY INTEREST INCOME JIKIMU LOAN	266.46	2,458
31033006026 - PENALTY INTEREST INCOME BENKI JAMII	274,609.43	101,788
31033006029 - PENALTY INTEREST INCOME MAVUNO LOAN PRODUCT	-	
31033006030 - PENALTY INTEREST INCOME SGL BUSINESS LOAN	10,859,725.69	18,295,387
31033006031 - PENALTY INTEREST INCOME E AND B CLUB	60,997.72	30,930
31033006032 - PENALTY INTEREST INCOME MJASIRIMALI LOAN	812,643.53	785,050
PENALTY INTEREST INCOME FURSA LOAN	1,276.54	
	15,038,523.59	21,799,977.29

YETU MICROFINANCE BANK PLC

NOTES TO FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2021

	30.09.2021	30.06.2021
	TZS	TZS
<b>Interest Expense</b>		
4000001 - INTEREST ON LOANS EXP	104,849,213.70	87,123,288
4000004 - INTEREST ON SAVINGS ACCOUNTS	14,983,377.53	5,939,387
4000009 - INTEREST EXPENSE ON FIXED DEPOSIT	23,619,869.34	11,412,649
INTEREST EXPENSE FIXED DEPOSIT FINANCIAL INSTITU	7,479,452.05	
	150,931,912.63	104,475,324
4000005 - LOAN IMPAIRMENT LOSSES	-	89,311,053
	206,094,715.75	89,311,053
	-	89,311,053
	206,094,715.75	89,311,053
4000002 - BANK CHARGES	244,501.75	348,663
4000006 - LOAN FEES&COMMISSIONS EXP	12,791,150.00	
	13,035,651.75	348,663
<b>Salaries and Benefits</b>		
4000011 - RECRUITMENT AND SUBSISTENCE EXPENCE	-	-
4000012 - SKILLS DEVELOPMENT LEVY	19,301,900.32	19,322,057
4001001 - SALARIES AND WAGES	482,547,507.90	483,051,434
4001002 - NSSF EMPLOYER CONTR.	44,956,736.05	45,007,129
4001003 - LAPF EMPLOYER CONTR.	0	-
4001004 - NHIF MEDICAL EMPLOYER CONTRIBUTION	12,304,961	12,317,812
4001005 - STAFF LIFE INSURANCE	-	-
4001006 - STAFF WELFARE	3,100,000.00	1,786,248
4001008 - STAFF TRANSFER COST	-	1,641,000
4001010 - THIRTEEN SALARY	-	14,265,603
4001011 - MANAGEMENT FUEL	300,000.00	3,280,000
4001012 - STAFF COMMUNICATION	6,987,599.83	8,934,000
4001013 - STAFF TRAINING LOCAL	5,104,500.00	5,825,000
4001014 - STAFF TRAINING INHOUSE	2,160,000.00	1,980,000
4002001 - TRAVELLING EXPENSES LOCAL BUSINESS	34,797,300.00	23,030,544
4002024 - Workers Compensation Expense	2,895,285.04	4,830,514
41044001008 - PERFORMANCE BONUS	3,739,522.40	2,120,401
	618,195,313.01	627,391,742
	1,158,621,770.04	1,055,387,491
<b>Other Operating Expenses</b>		
4002002 - OFFICE RENT	65,484,796.50	50,550,036
4002003 - PRINTING&STATIONARIES	29,565,182.50	33,683,590
4002004 - REPAIR&MAINTANCE OFFICE EQUIP.	5,868,000.00	6,688,450
4002005 - CONTRIBUTION&SUBSCRIPTION	11,010,222.29	8,066,041
4002006 - PUBLICATION AND COMPLIANCE EXP	3,741,000.00	12,731,520
4002007 - STAFF TRAINING FOREIGN	-	-
4002008 - LICENCE AND COMPLIANCE	620,000.00	2,385,000

4002009 - IT CONSUMABLE	840,818.73	1,639,000
4002010 - NEWSPAPERS	511,000.00	393,000
4002011 - LEGAL SERVICES	11,333,280.00	3,742,000
4002012 - ACCOUNTANCY&AUDIT FEES	1,888,000.00	-
4002013 - SPECIAL DUTY AND OVERTIME	4,551,900.00	3,136,000
4002014 - BOARD MEETING EXPENCES	4,599,800.00	6,133,950
4002015 - DEPPRECIATION	100,702,751.69	100,327,869
4002016 - FIRE INSURANCE	-	-
4002017 - OFFICE SUPPLIES AND SANITATION	11,725,800.00	9,206,200
4002018 - UTILITY EXPENSES	14,954,500.00	13,795,500
4002019 - OFFICE SECURITY EXPENCES	76,350,000.00	77,950,000
4002020 - ICT CONNECTI VITY	45,350,721.46	63,517,698
4002022 - CONSULTATION EXP	-	-
4002023 - OTHER EXPENSES	-	-
4002025 - PUBLIC RELATION AND SOCIAL RESPONSIBI	8,486,750.00	5,220,000
4002026 - Social Responsibilities	-	-
4002027 - FIELD RENT CENTRE MEETING	11,477,000.00	7,335,000
4002029 - ATM RENTAL FEE	26,500,000.00	22,731,573
4002030 - TRAVELLING EXPENSESE INTERNATIONAL TR	664,140.00	-
4002033 - ICT MAINTANENCE SOFTWARE	3,553,750.00	5,023,770
4002034 - ICT MAINTAINANCE HARDWARE	-	-
4002035 - SERVICE LEVY	1,014,368.53	976,211
4003001 - FIELD TRANSPORT	52,047,413.25	65,092,396
4003002 - LOAN LIFE INSURANCES	12,227,975.08	4,539,522
4003003 - FUEL AND LUBRICANTS	10,517,423.00	8,959,523
4003004 - REPAIR AND MAINTANANCE . M VEHICLES C	3,375,000.00	2,782,420
4003005 - AUTOMOTIVES INSURANCE	0	590,000
4003006 - CLIENTS TRAINING	0	1,781,500
4003007 - MARKETING ACTIVITIES	3,989,000.00	-
4003009 - MISAPROPRIATION FRAUD AND LOSS	0	-
4003012 - CASH INSURANCE	-	-
4003014 - REPAIR AND MAINTAINANCE GENERETOR	1,038,000.00	-
4003015 - REPAIR AND MAINTANANCE PREMISES	7,000	-
4003016 - CASH MOVEMENT COST ICT	1,321,600	2,153,600
4003017 - PARKING FEE	2,062,000.00	590,000
4003018 - TELEPHONE AND POSTAGE	2,338,814.00	1,781,500
4003019 - ANNUAL GENERAL MEETING COSTS	4,104,000.00	-
4000006 - LOAN FEES&COMMISSIONS EXP		-
41044003016 - OFFICE CONSUMABLE EXPENSE	5,029,100.00	4,820,750
RESEARCH & PROMOTIONS EXPENSE	550,000.00	
TRANSFER CHARGES ON EVALUE VODA MPESA	1,025,350.00	
	540,426,457.03	427,995,749

YETU MICROFINANCE BANK PLC  
 FOR THE PERIOD ENDED 30 SEPTEMBER 2021  
 PROPERTY, PLANT & EQUIPMENT

DESCRIPTION	FURNITURE, FIXTURE AND FITTINGS		COMPUTER HARDWARE & ACCESSORIES		COMPUTER SOFTWARE		MACHINERY AND EQUIPMENT		GENERATORS		AUTOMOTIVE		TOTAL
	TZS		TZS		TZS		TZS		TZS		TZS		
<b>COST</b>													
As at 01.01.2020	193,383,904		222,584,000		738,649,000		168,328,211.00		250,567,789		16,136,000		1,589,648,904
Addition During the Period	-		162,254,220		236,287,550		222,807,944		179,227,932		62,500,000		863,077,646
As at 30.09.2021 - (A)	193,383,904		384,838,220		974,936,550		391,136,155		429,795,721		78,636,000		2,452,726,550
<b>DEPRECIATION</b>													
As at 01.01.2020	81,909,000		148,765,000		104,759,000		197,771,536.01		95,539,464		15,133,000		643,877,000
Charge for the period	24,725,501		41,552,417		12,833,110		9,185,488		8,648,832		774,905		97,720,253
As at 30.09.2021 - (B)	106,634,501		190,317,417		117,592,110		206,957,024		104,188,296		15,907,905		741,597,253
<b>NET BOOK VALUE</b>													
As at 30.09.2021 - (C)	86,749,403		194,520,803		857,344,440		184,179,131		325,607,425		62,728,095		1,711,129,297
As at 31.12.2020 - (D)	111,474,904		73,819,000		633,890,000		29,443,325		155,028,325		1,003,000		945,771,904

YETU MICROFINANCE BANK PLC

NOTES TO FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2021

NOTES	30.09.2021	30.06.2021	
	TZS	TZS	
1	Cash & Bank balances:		
	Cash in hand		
	819,368,398.23	530,533,000	
	Nmb-Dar Branch A/c		
	113,140,257.22	258,299,644	
	Tib-Repayment A/c		
	9,773,065.52	10,156,186	
	Mkombozi A/c		
	1,151,127.14	30,903,478	
	BOA BANK		
	2,702,860.72	2,702,861	
	126,767,310.60	302,062,169	
	BOT ACCOUNT		
	32,832,346.53	70,501,515	
	978,968,055	903,096,683	
	Loan Portfolio:		
12.1	11011004019 - SGL BUSINESS LOAN	9,205,315,891	9,512,258,049
	11011006002 - ALLOWANCE FOR PROVISION	422,278,903	332,967,850
	Total	9,064,145,334	9,431,323,467
12.2	11011004020 - MAVUNO LOANS	235,375,925	232,254,814
	11011006003 - ALLOWANCE FOR PROVISION	8,649,260	8,649,260
	Total	223,605,554	223,605,554
12.3	11011004021 - BENKIJAMII LOANS	1,500,168,663	1,823,109,784
	11011006004 - ALLOWANCE FOR PROVISION	155,712,545	166,833,656
	Total	1,656,276,128	1,656,276,128
12.4	11011004025 - EDUCATIONAL LOAN	2,527,061	2,527,061
	Less: Provision for bad debts		
	Total	2,527,061	2,527,061
12.5	11011004026 - VIP BUSINESS LOAN	266,262,623	255,151,512
	11011006009 - ALLOWANCE FOR PROVISION	28,268,957	28,268,957
	Total	237,993,666	226,882,555
12.6	11011004028 - HOUSING LOANS	1,303,093,932	1,191,982,821
	Less: Provision for bad debts	79,028,274	79,028,274
	Total	1,224,065,658	1,112,954,547
12.7	11011004031 - AGRO ASSET LOAN	27,818,710	38,929,821
	Less: Provision for bad debts	14,636,646	14,636,646
	Total	24,293,175	24,293,175
		-	0
12.8	11011004032 - LOAN PORTIFOLIO	446,800,579	435,679,468
	Less: Provision for bad debts	5,361,832	5,361,832
	Total	441,438,747	430,317,636

12.9	11011004035 - FARM INPUTS LOAN	1,784,298,982	1,815,410,093
	Less: Provision for bad debts	136,234,423	136,234,423
	Total	1,679,175,670	1,679,175,670
12.8	11011004036 - JIKIMU LOAN	92,361,592	103,572,703
	Less: Provision for bad debts	1,066,003	1,066,003
	Total	102,506,700	102,506,700
		-	-
12.9	11011004037 - MAJI LOAN	149,472,978	138,360,867
	Less: Provision for bad debts	58,638,579	58,638,579
	Total	79,722,288	79,722,288
12.1	11011004038 - ASSET FINANCING	78,873,004	90,996,126
	Less: Provision for bad debts	567,386	567,386
	Total	90,428,740	90,428,740
12.1	11011004039 - KIBINDO LOANS	60,414,579	59,414,579
	Less: Provision for bad debts	1,074,276	1,074,276
	Total	58,340,303	58,340,303
	E AND B LOAN	3,214,118	3,214,118
	Less: Provision for bad debts		
	Total	3,214,118	3,214,118
	MJASILIAMALI	98,699,139	98,699,139
	Less: Provision for bad debts	362,628	362,628
	Total	98,336,511	98,336,511
	21022002002 - BUSINESS ACCOUNT	204,874,887	238,288,223
	Less: Provision for bad debts	27,898	27,898
	Total	204,902,784	238,260,326
	21022002031 - MITAMBA ACCOUNT	211,533,964	80,973,822
	Less: Provision for bad debts	486,689	486,689
	Total	211,047,275	80,487,133
		479,209	479,209
	Less: Provision for bad debts	-	-
	Total	479,209	479,209
	Total Gross Loan Portfolio	15,261,836,063	16,121,302,209
	Less: Provision for bad debts	717,420,694	991,222,058
	Net Portfolio	14,544,415,369	15,130,080,151

YETU MICROFINANCE BANK PLC

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2021

	30.09.2021	30.06.2021
	TZS	TZS

Other Current Asset:		
1010000 - PRINTING AND STATIONERY STOCK	109,476,950	117,097,562
2001017 - SELCOM	208,615,687	214,710,403
2002100 - AIRTEL MONEY SETTLEMENT ACCOUNT	190,907,427	190,907,427
2002101 - VODA MPESA SETTLEMENT ACCOUNT	164,021,751	162,021,751
1003001 - STAFF ADVANCES	7,793,468	7,793,468
1003002 - PREPAID RENT	149,580,014	40,244,500
1003004 - OTHERS DEBTORS	38,817,533	2,678,067
1003008 - FARM INPUTS DISBURSEMENT SUSPENSE ACC	162,164,486	161,636,888
1003009 - JIKIMU SUSPENSE ACCOUNT	61,730,837	61,730,837
21022002023 - Deffered tax asset	442,003,000	442,003,000
	1,535,111,154	1,400,823,903

2000001 - LOAN GUARANTEE SAVINGS	2,064,363,594	2,049,402,075
2000002 - AKIBA YAKO	979,863,288	931,696,305
2000003 - YETU STAFF SAVINGS	62,208,794	83,431,467
2000004 - CLAN AND FAMILY ACCOUNT	10,800,775	8,025,855
2000005 - FIXED DEPOSITS ACCOUNTS	1,620,108,952	711,127,265
21022000006 - REPAYMENT SAVINGS	- 601,179,355	- 600,993,309
2000009 - BUSINESS ACCOUNT	-	127,049,555
2000010 - MILLENIUM SAVINGS ACCOUNT	1,056,374	5,345,512
2000012 - MSOMI PRODUCT	-	898,774
21022000016 - VICOBA ACCOUNT	81,787,704	90,404,481
	2,154,646,532	1,356,985,905

Payables		
200030 - OTHER CREDITORS	-	-
2001002 - NSSF PAYABLE	-	-
2001003 - LAPF PAYABLE	-	-
2001007 - PAYE PAYABLE	-	-
2001008 - DIVIDEND PAYABLE	229,836,593.39	277,251,945
	229,836,593	277,251,945

Capital Grant

YOSEFO Capital Grant	-	-
Transfer to Deffered Income	-	-
2005007 - WATER AND SANITATION CAPITAL GRANTS ACC	68,373,556	67,005,113
Total	68,373,556	67,005,113

RETAINED EARNINGS		
Balance at 01.01.2020	2,439,473,000	2,439,473,000
Dividends paid	-	-
Balance at 31.12.2020	2,439,473,000	2,439,473,000

YETU MICROFINANCE BANK PLC  
 NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2021

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Term Loans:  
 2003001 - STROMME FOUNDATION LOAN  
 Less: Repayment  
 Total

Self Loan  
 Less: Repayment  
 Total

BOT Loan  
 Less: Repayment  
 Total

Total Loan

	30.09.2021	30.06.2021
	TZS	TZS
	1,750,000,000.00	2,000,000,000
	250,000,000.00	250,000,000
	<u>1,500,000,000.00</u>	<u>1,750,000,000</u>
	1,500,000,000.00	1,500,000,000
	800,000,000.00	
	<u>700,000,000.00</u>	<u>1,500,000,000</u>
	3,500,000,000.00	3,500,000,000
	-	-
	<u>3,500,000,000.00</u>	<u>3,500,000,000</u>
	5,700,000,000	6,750,000,000
	<u><u>5,700,000,000</u></u>	<u><u>6,750,000,000</u></u>

YETU MICROFINANCE BANK PLC  
STATEMENT OF CHANGE IN EQUITY  
FOR THE MONTH ENDED 30 SEPTEMBER 2021

	Share Capital	General Reserve	Capital Grant	Retained Earning	TOTAL
Opening Balance 01/01/2020	6,056,496,547	-	69,693,000	2,332,349,000	8,458,538,547
Adjustment :					-
Add: Addition/(Deletion) during the period	-		-	-	-
Transfer to deferred Income		-	69,693,000		69,693,000
Transfer to General reserve		-	67,005,000		67,005,000
Deffered Tax understated last year			434,618,000	434,618,000	434,618,000
Profit for the period			54,944,000	54,944,000	54,944,000
Dividend Paid				272,551,000	272,551,000
Balance as 31.12.2020	6,056,496,547	-	67,005,000	2,439,472,000	8,562,973,547
Current Year:					
Opening Balance as 01.09.2020	6,056,496,547	-	67,005,000	2,439,472,000	8,562,973,547
Adjustment :					-
Other capital accounts			68,373,556	67,004,000	1,369,556
Transfer to General reserve		-			-
Transfer to Regulatory reserve					-
Profit for the period				56,434,051	56,434,051
Balance as 30.09.2021	6,056,496,547	-	135,378,556	2,428,902,051	8,620,777,155

**YETU MICROFINANCE BANK PLC**

FEES &amp; CHARGES AS AT 30 SEPTEMBER 2021



Yetu Microfinance Bank PLC

<b>PRODUCT TYPE</b>	<b>TZS</b>
<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	36% PA
Home Improving Loan	18% PA
Loan Processing Fees	2.50%
Insurance Fee	2.00%
Mavuno loan	30% PA
Agricultural Loan	30 PA
Agro Asset Loan	30% PA
Farm Input Loan	30% PA