

STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 JUNE 2020
(Amounts in TZS.)



Sno	Particular	Current Quarter	Previous Quarter	Comperative	Cummulative amount
		30.06.2020	31.03.2020	30.06.2019	30.06.2020
		TZS	TZS	TZS	TZS
1	Interest Income	812,525,040	1,042,411,489	1,379,304,951	1,854,936,529
2	Interest Expense	87,397,260	87,808,219	132,956,621	175,205,479
3	Net Interest Income	725,127,780	954,603,270	1,246,348,330	1,679,731,049
4	Bad debts written off	-	-	-	-
5	Impairment Losses on Loans and	86,531,234	59,324,608	19,007,706	145,855,842
6	Non Interest Income	212,752,725	160,966,204	180,766,040	373,718,929
	6.1 Foreign currency dealings and	-	-	-	-
	6.2 Fees and Commissions	171,516,567	118,982,225	161,830,806	290,498,791
	6.3 Divident income	-	-	-	-
	6.4 Other Operating income	41,236,158	41,983,980	18,935,234	83,220,138
7	Non Interest Expense	1,218,164,418	1,099,881,379	1,088,527,784	2,287,854,650
	7.1 Salaries and Benefits	613,536,406	562,444,865	386,514,914	1,175,981,270
	7.2 Fees and Commissions	30,191,146	28,979,475	-	59,170,621
	7.3 Other Operating Expenses	574,436,866	537,436,514	702,012,869.17	1,111,873,380
8	Operating Income/(Loss)	- 193,752,680	75,012,703	357,594,292	- 88,548,830
9	Income Tax Provision	-	-	43,500,000	-
10	Net Income/(Loss) after Income Tax	- 193,752,680	75,012,703	314,094,292	- 88,548,830
11	Number of Employees	121	134	136	121
12	Basic Earning Per Share	-16	6	30	16
13	Diluted Earnings Per Share	-16	6	30	16
14	Number of Branches	3	3	3	3
SELECTED PERFORMANCE					
	Return on Average Total Assets	7.7	10.5	14.9	8
	Return on Ordinary Shareholders	12.0	15.8	20.6	12
	Non Interest Expense to Gross	129.9	99	76	130
	Interest Margin to Average Earning	7.7	10	15	8

Signed by: Mr. Altemius Millinga

Managing Director

Signature

[Signature]

date

29.07.2020

Signed by: Mr. Samwel Gikaro

Finance Manager

Signature

[Signature]

date

29.07.2020

Attested by: Angela Fanuel

Chief Internal Auditor

Signature

[Signature]

date

29-07-2020

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

[Signature]

date

29/07/2020

Signed by: Happy Sambega

Director

Signature

[Signature]

date

29/07/2020

BALANCE SHEET AS AT 30 JUNE 2020
(Amount in TZS)



Sno	Particulars	Current Quarter	Previous Quarter	Comperative	Cummulative amount
		30.06.2020	31.03.2020	30.06.2019	30.06.2020
		TZS	TZS	TZS	TZS
A.	ASSETS				
1	Cash	552,113,424	434,705,550	377,613,899	552,113,424
2	Balances with Bank of Tanzania	1,518,437,963	149,472,231	238,431,728	1,518,437,963
3	Investment in Government		-	-	-
4	Balances with other Banks and	211,389,828	807,700,286	1,391,649,604	211,389,828
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	12,516,370,063	12,909,499,804	13,259,958,446	12,516,370,063
12	Other assets	1,327,352,647	1,834,871,521	679,709,844	1,327,352,647
13	Equity Investments		-	-	-
14	Receivables	1,340,278,703	768,412,744	-	1,340,278,703
15	Property, Plant and Equipment	1,278,305,575	1,286,495,780	730,183,450	1,278,305,575
16	TOTAL ASSETS	18,744,248,202	18,191,157,916	16,677,546,972	18,744,248,202
B.	LIABILITIES				
17	Deposits from other banks and		-	-	-
18	Customer deposits	1,794,837,146	2,164,847,020	1,589,008,663	1,794,837,146
19	Cash letters of credit		-	-	-
20	Special deposits	1,408,799,117	1,716,933,574	1,657,209,842	1,408,799,117
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	275,826,071	275,826,071	664,595,304	275,826,071
28	Borrowings	7,000,000,000	5,500,000,000	4,500,000,000	7,000,000,000
29	TOTAL LIABILITIES	10,479,462,335	9,657,606,665	8,410,813,809	10,479,462,335
30	NET ASSETS/(LIABILITIES) (16 minus 29)	8,264,785,868	8,533,551,251	8,266,733,163	8,264,785,868
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	2,332,349,000	2,332,349,000	1,788,977,559	2,332,349,000
35	Profit (Loss) Account	-193,752,679	75,012,703	314,094,292	193,752,679
36	Other capital accounts	69,693,000	69,693,000	107,164,765	69,693,000
37	Minority Interest		-	-	-
38	TOTAL SHAREHOLDERS FUND	8,264,785,868	8,533,551,250	8,266,733,163	8,264,785,868
39	Contigent Liabilities		-	-	-
40	Non performing Loans and Advances	708,105,024	776,286,413	710,108,824	708,105,024
41	Allowances for probable losses	746,149,373	832,647,159	812,389,366	746,149,373
42	Other Non-performing assets		-	-	-
D	SELECTED FINANCIAL CONDITION	%	%	%	%
i	Shareholders Funds to Total Assets	44.09	46.91	49.57	44
ii	Non performing Loans and Advances to Total Advances	5.34	5.65	5.05	5
iii	Gross Loans and Advances to Total Deposits	413.98	354.02	433.50	414
iv	Loans and Advances to Total Assets	66.77	70.97	79.51	67
v	Earning Assets to Total Assets	67.90	75.41	0.88	68
vi	Deposits Growth	-17.09	36.24	18.00	17
vii	Assets growth	3.04	9.08	0.54	3

CASH FLOWS STATEMENT
FOR THE QUARTER ENDED 30 JUNE 2020
(Amounts in TZS)



Yetu Microfinance Bank PLC

Sno	Particular	30.06.2020	31.03.2020
		TZS	TZS
i	Cash Flow from Operating Activities		
	Net Income/(Loss)	- 193,752,679	75,012,703
	Adjustment for Non-Cash Items	-	-
	Impairment/Amortization	5,199,423	7,199,423
	Gain/Loss from Sale Fixed Assets	-	-
	Net change in Loans and Advances	-	-
	Net Change in Deposits	370,009,874	22,360,783
	Net Change in Short Term Negotiable Securities	-	-
	Net Change in Other Liabilities	-	-
	Net change in Other Assets	- 507,518,874	189,764,598
	Tax paid	-	-
	Others- Special Deposit	-	-
	Net Cash Provided(spent) In Operating Activities	- 326,062,256	294,337,507
ii	Cash Flow from Investing Activities	-	-
	Divident received	-	-
	Purchase of Fixed Assets	- 8,190,205	27,370,410
	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	- 8,190,205	27,370,410
iii	Cash Flow from Financing Activities		
	Repayment of Long Term Debt	-	1,000,000,000
	Proceeds from Issuance of Long Term Debt	-	-
	Payment of Cash Dividends	- 84,929,881	63,727,889
	Net Change in other Borrowings	1,309,245,491	-
	Others (specify)	-	-
	Net Cash Provided(Used) by Financing Activities	1,224,315,610	- 1,063,727,889
iv	Cash and cash equivalents		
	Net Increase (Decrease) in Cash and Cash equivalents	890,063,148	- 742,019,972
	Cash and Cash Equivalents at the Beginning of the period	1,391,878,066	2,133,898,038
	Cash and Cash Equivalents at the End of the Quarter	2,281,941,215	1,391,878,066

YETU MICROFINANCE BANK PLC

NOTES TO FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 JUNE 2020

	30.06.2020	31.03.2020
1 INTEREST INCOME:	TZS	TZS
31033000018 - INTEREST SGL BUSINESS LOANS	683,379,822	834,803,613
31033000019 - INTEREST - MAVUNO LOANS PRODUCT	-	1,190,982
31033000020 - INTEREST - BENKI JAMII LOANS	6,478,977	7,285,366
31033000022 - INTEREST - MIXED FARMING LOANS	-	157
31033000025 - INTEREST - VIP BUSINESS LOANS	27,265,023	34,193,719
31033000027 - INTEREST - HOUSING LOANS	14,380,985	43,449,311
31033000030 - INTEREST IN KIBINDO LOANS	4,003,154	6,811,101
31033000031 - INTEREST INCOME AGRO ASSET LOANS	586,322	750,564
31033000037 - INTEREST RECEIVED FARM INPUTS LOAN	38,592,750	83,998,871
31033000038 - INTEREST RECEIVED JIKIMU LOAN	5,877,484	4,239,920
31033000039 - INTEREST RECEIVABLE MAJI LOAN	-	1,845,981
31033000040 - INTEREST INCOME ASSET FINANCING	2,412,598	1,488,383
31033000041 - INTEREST INCOME MAJI LOAN	10,992,516	7,470,735
31033000042 - INTEREST INCOME STAFF LOAN	10,916,964	7,245,262
31033000050 - INTEREST - MAVUNO LOANS	7,638,444	7,637,524
TOTAL	812,525,040	1,042,411,489
6 FEES AND COMMISSION		
31033001005 - GROUP REGISTRATION FEES SGL	2,980,800	2,571,200
31033001006 - LOAN PROCESSING COMMITMENT FEES	79,670,006	41,542,788
31033001007 - LOAN INSURANCE FEES RISK MITIGATION FUND	50,322,582	45,876,438
31033001008 - COMMISSION RECEIVED ATM CARD FEES	10,905,000	8,295,000
31033001009 - CASH WITHDRAWAL CHARGES	4,878,900	4,653,150
31033001011 - COMMISSION RECEIVED BALANCE ENQUIRY MOBILE	511,272	514,404
31033001014 - COMMISSION RECEIVED ON VODA M PESA	851,749	2,675,051
31033001016 - COMMISSION RECD TISS OR TRANSFERS	150,000	130,000
31033002001 - ATM WITHDRAW FEE	2,096,621	2,511,829
31033002007 - OTHER INCOME	15,004,398	648,023
31033007001 - INTEREST INCOME TREASURE BOND	-	2,960,833
31033002006 - DEFFERED INCOME	-	2,647,229
31033002010 - COMMISSION ON MOBILE BANKING	4,145,239	3,956,278
TOTAL	171,516,567	118,982,225
6 OTHER OPERATING INCOME		
31033006002 - PENALTY INTREST INCOME ASSET FINANCING	176,246	84,552
31033006007 - PENALTY INTEREST INCOME FARM INPUT	1,300,933	2,209,792
31033006008 - PENALTY INTEREST INCOME GROUP BUSINESS LOAN	46,725	2,666
31033006009 - PENALTY INTEREST INCOME HOUSING LOAN	853,798	964,008
31033006010 - PENALTY INTEREST INCOME MAVUNO LOAN	179,873	1,282,913
31033006011 - PENALTY INTEREST INCOME MAJI LOAN	680,236	337,056
31033006012 - PENALTY INTEREST INCOME VIP	1,706,876	1,585,702
31033006013 - PENALTY INTEREST INCOME KIBINDO LOAN	296,385	330,938
31033006014 - PENALTY INTEREST INCOME STAFF LOAN	83,131	59,920
31033006015 - PENALTY INTERST INCOME AGRO ASSET	83,303	17,238
31033006017 - PENALTY INTEREST INCOME JIKIMU LOAN	193,133	473,799
31033006026 - PENALTY INTEREST INCOME BENKI JAMII	1,626,783	1,313,390
31033006030 - PENALTY INTEREST INCOME SGL BUSINESS LOAN	34,008,735	33,322,005
TOTAL	41,236,158	41,983,980

YETU MICROFINANCE BANK PLC
NOTES TO FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 JUNE 2020

NOTES

	30.06.2020	31.03.2020
	TZS	TZS
7 FINANCIAL COSTS		
41044000001 - INTEREST ON LOANS EXP	87,397,260	87,808,219
41044000004 - INTEREST ON SAVINGS ACCOUNTS	17,381,565	19,951,597
41044000005 - LOAN IMPAIRMENT LOSSES	86,531,234	59324608.49
41044000009 - INTEREST EXPENSE ON FIXED DEPOS	12,809,581	9,027,879
PERSONNEL EXPENSES		
7 41044001001 - SKILLS DEVELOPMENT LEVY	21,965,497	21,367,733
41044001002 - SALARIES AND WAGES	473,676,690	445,329,051
41044001003 - NSSF EMPLOYER CONTR.	45,168,546	30,420,729
41044001005 - NHIF MEDICAL EMPLOYER CONTRIB	8,336,769	8,196,696
41044001007 - STAFF WELFARE	3,185,000	1,500,000
41044001009 - STAFF TRANSFER COST	3,050,250	480,000
41044001011 - THIRTEEN SALARY	11,475,536	20,180,665
41044001012 - MANAGEMENT FUEL	6,923,600	4,450,000
41044001013 - STAFF COMMUNICATION	12,895,000	12,107,627
41044001014 - STAFF TRAINING LOCAL	-	4,549,000
41044001015 - STAFF TRAINING INHOUSE	3,705,000	9,271,700
41044001017 - WORKERS COMPENSATION EXPENS	7,298,677	4,591,662
STAFF GRATUITY	15,855,840	
TOTAL	613,536,406	562,444,865
7 ADMINISTRATION COSTS		
41044002001 - RECRUITMENT AND SUBSISTENCE E	-	300,000
41044002023 - TRAVELLING EXPENSES LOCAL BUSI	43,406,881	42,510,881
Social Responsibilities		
41044002024 - OFFICE RENT	23,860,650	15,848,000
41044002025 - PRINTING&STATIONARIES	41,548,903	25,486,700
41044002026 - REPAIR&MAINTANCE OFFICE EQUIP	8,728,000	4,708,088
41044002027 - CONTRIBUTION&SUBSCRIPTION	5,352,881	8,844,000
41044002028 - PUBLICATION AND COMPLIENCE EX	9,077,740	5,310,000
41044002030 - LICENCE AND COMPLIANCE	5,000,000	9,115,000
41044002031 - IT CONSUMABLE	2,464,470	2,401,577
41044002032 - NEWSPAPERS	516,000	361,000
41044002033 - LEGAL SERVICES	20,346,345	5,113,355
41044002035 - SPECIAL DUTY AND OVERTIME	13,593,600	17,279,943
41044002036 - BOARD MEETING EXPENCES	11,547,103	8,453,700
41044002039 - OFFICE SUPPLIES AND SANITATION	5,699,600	15,276,200
41044002040 - UTILITY EXPENSES	16,673,950	17,999,997
41044002041 - OFFICE SECURITY EXPENCES	16,420,698	74,268,000
41044002042 - ICT CONNECTI VITY	65,558,000	53,056,748
41044002044 - CONSULTATION EXP	86,411,386	8,448,800
41044002045 - PUBLIC RELATION AND SOCIAL RESF	240,000	4,073,000
41044002047 - REPAIR AND MAINTAINANCE GENEF	5,487,000	1,717,500
41044002048 - REPAIR AND MAINTANANCE PREMI	12,369,600	54,000
41044002049 - CASH MOVEMENT COST ICT	3,204,380	377,600
41044002050 - PARKING FEE	263,000	1,906,000
41044002051 - TELEPHONE AND POSTAGE	94,400	594,500
7 OPERATIONAL COSTS		
41044003016 - OFFICE CONSUMABLE EXPENSE	4,790,300	
41044003022 - RESEARCH & PROMOTIONS EXPENS	30,000	25,000
41044003038 - FIELD RENT CENTRE MEETING	13,484,000	25,335,000
41044003039 - ATM RENTAL FEE	23,143,607	32,731,542
41044003040 - TRAVELLING EXPENSESE INTERNATI	-	4,116,400
41044003043 - ICT MAINTANENCE SOFTWARE	3,712,280	18,799,360
41044003044 - ICT MAINTAINANCE HARDWARE	216,000	581,000
41044003046 - FIELD TRANSPORT	68,135,552	75,702,741
41044003047 - LOAN LIFE INSURANCES	15,942,634	2,985,993
AUTOMOTIVES INSURANCE	295,000	
41044003066 - DEPRECIATION	24,935,132	25,168,046
SERVICE LEVY		
41044003048 - FUEL AND LUBRICANTS	6,375,700	6,524,264
41044003049 - REPAIR AND MAINTANANCE . M VEI	6,077,075	10,236,700
41044003052 - MARKETING ACTIVITIES	9,435,000	833,300
41044003056 - CASH INSURANCE	-	10,892,580
TOTAL	574,436,866	537,436,514

YETU MICROFINANCE BANK PLC
 FOR THE PERIOD ENDED 30 JUNE 2020
 PROPERTY, PLANT & EQUIPMENT

DESCRIPTION	FITTINGS		ACCESSORIES		EQUIPMENT AND SOFTWARE		GENERATORS		AUTOMOTIVE		TOTAL
	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	
COST											
As at 01.04.2020	178,948,022	124,253,211	738,649,000	137,380,333	126,461,132.03	16,136,000					1,321,827,698
Addition During the Period	9,433,022	51,669,211	-	7,273,222	15,388,521	62,489,570					146,253,546
As at 30.06.2020 - (A)	188,381,044	175,922,422	738,649,000	144,653,555	141,849,653	78,625,570					1,468,081,244
DEPRECIATION											
As at 01.04.2020	48,826,046	27,013,473	62,409,395	12,952,004	6,938,440.53	6,701,179					164,840,538
Charge for the period	3,770,077	7,062,892	5,199,423	6,510,314	1,302,062.80	1,090,363					24,935,132
As at 30.06.2020 - (B)	52,596,123	34,076,365	67,608,818	19,462,318	8,240,503	7,791,542					189,775,669
NET BOOK VALUE											
As at 30.06.2020 - (C)	135,784,921	141,846,057	671,040,182	125,191,237	133,609,150	70,834,028					1,278,305,575
As at 31.03.2020 - (D)	130,121,976	97,239,738	676,239,605	124,428,329	119,522,692	9,434,821					1,156,987,161

YETU MICROFINANCE BANK PLC

NOTES TO FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 JUNE 2020

NOTES	30.06.2020		30.03.2020	
	TZS		TZS	
1 Cash & Bank balances:				
Cash in hand		552,113,424		434,705,550
Nmb-Dar Branch A/c		189,771,004		786,081,461
Tib-Repayment A/c		10,000,666		10,000,666
BOA BANK		2,868,493		2,868,493
BOT ACCOUNT		1,518,437,963		149,472,231
Mkombozi A/c		8,749,666		8,749,666
Total		2,281,941,215		1,391,878,067
1 Fixed deposits with Banks:				
Treasure Bills				50,000,000
Total				50,000,000
Loan Portfolio:				
12.1 11011004019 - SGL BUSINESS LOANS		7,931,509,195		8,473,777,745.00
11011006002 - ALLOWANCE FOR PROBABL		427,238,411		513,769,645
Total		7,504,270,784		7,960,008,100
12.2 11011004020 - MAVUNO LOANS		160,701,723		187,910,408
11011006003 - ALLOWANCE FOR PROBABL		11,393,108		11,393,108
Total		149,308,615		176,517,300
12.3 11011004021 - BENKIJAMII LOANS		1,206,417,928		1,179,209,243
11011006004 - ALLOWANCE FOR PROBABL		71,722,966		71,722,966
Total		1,134,694,962		1,107,486,277
12.4 11011004025 - EDUCATIONAL LOANS		3,732,161		3,732,161
Less: Provision for bad debts		0		-
Total		3,732,161		3,732,161
12.5 11011004026 - VIP BUSINESS LOANS		373,104,749		244,516,740
11011006009 - ALLOWANCE FOR PROBABL		14,825,180		14,825,180
Total		358,279,569		229,691,560
12.6 11011004028 - HOUSING LOANS		1,420,786,774		1,475,204,144
Less: Provision for bad debts		89,442,411		89,442,410.72
Total		1,331,344,363		1,385,761,733.28
12.7 11011004031 - AGRO ASSET LOANS		51,732,607		51,732,607.00
Less: Provision for bad debts		3,136,575		3,136,575.44
Total		48,596,032		48,596,031.56
		0		-
12.8 11011004032 - LOAN PORTIFOLIO STAFF LC		302,950,792		329,759,477
Less: Provision for bad debts		19,993,492		19,993,492.22
Total		282,957,300		309,765,984.78
12.9 11011004035 - FARM INPUTS LOAN		1,349,288,074		1,349,288,074.00
Less: Provision for bad debts		81,808,053		81,808,052.52
Total		1,267,480,021		1,267,480,021.48
Sub Total		12,080,663,808		12,489,039,170

YETU MICROFINANCE BANK PLC

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 30 JUNE 2020

NOTES	30.06.2020		30.03.2020	
	TZS		TZS	
12.8	11011004036 - JIKIMU LOAN	170,268,752	155,023,131	
	Less: Provision for bad debts	9,399,135	9,399,135	
	Total	160,869,617	145,623,996	
12.9	11011004037 - MAJI LOAN	210,515,714	252,970,020	
	Less: Provision for bad debts	15,337,707	15,337,707	
	Total	237,632,313	237,632,313	
12.1	11011004038 - ASSET FINANCING LOAN	29,999,537	29,999,537	
	Less: Provision for bad debts	1,818,888	1,818,888	
	Total	28,180,649	28,180,649	
12.1	11011004039 - KIBINDO LOANS	9,023,676	9,023,676	
	Less: Provision for bad debts	-	-	
	Total	9,023,676	9,023,676	
	Sub Total	435,706,255	420,460,634	
	Total Loan Portfolio	12,516,370,063	12,909,499,804	

12	Other Current Asset:		
	2001017 - SELCOM	180,994,468	140,009,981
	11011003017 - STAFF ADVANCES	6,328,347	6,528,347
	11011003018 - PREPAID RENT	51,178,500	55,127,500
	11011003020 - OTHERS DEBTORS	7,253,420	340,695,898
	11011003028 - PRINTING AND STATIONERY	60,045,000	50,458,500
	11011003024 - FARM INPUTS DISBURSEME	318,132,836	298,458,098
	11011003025 - JIKIMU SUSPENSE ACCOUNT	37,580,837	175,161,673
	11011001154 - MPESA ZANZIBAR BRANCH	19,900,000	19,900,000
	21022002021 - AIRTEL MONEY SETTLEMEN	75,000,000	177,592,286
	21022002023 - Deferred tax asset	424,817,000	424,817,000
	21022002022 - VODA MPESA SETTLEMENT	146,122,239	146,122,239
	Total	1,327,352,647	1,834,871,521

INTEREST RECEIVABLE

11011007001 - INTEREST RECEIVABLE SGL	809,239,774	364,368,916
11011007002 - INTEREST RECEIVABLE VIP	16,288,870	16,288,870
11011007003 - INTEREST RECEIVABLE AFYA	3,079	3,079
11011007004 - INTEREST RECEIVABLE HOUS	69,448,070	35,434,346
11011007005 - INTEREST RECEIVABLE AGRC	254,299	254,299
11011007006 - INTEREST RECEIVABLE STAFI	4,355,130	12,362,377
11011007007 - INTEREST RECEIVABLE ASSE	15,757	15,757
11011007008 - INTEREST RECEIVABLE JIKIM	69,675,566	109,675,566
11011007009 - INTEREST RECEIVABLE MAJ	25,993,606	11,785,616
11011007010 - INTEREST RECEIVABLE ASSE	2,591,611	893,316
11011007012 - ALLOWANCE FOR PROBABL	199,496,227	206,727,450
11011007016 - SUSPENDED PENALTY INTER	12,542,100	12,542,100
11011007026 - SUSPENDED PENALTY INTER	2,933,161	1,769,536
11011007031 - INTEREST RECEIVABLE FARN	113,637,644	2,360,102
11011007032 - INTEREST RECEIVABLE MAV	7,817,082	1,774,371
11011007033 - PENALTY INTEREST RECEIVA	1,836,372	50,414
11011007034 - UNEARNED INCOME KIBIND	12,860,615	16,932,209
Total	1,340,278,703	768,412,744

20 SAVINGS:

21022000001 - GROUP LOAN GUARANTEE S	1,408,799,117	1,716,933,574
21022000002 - YAKO SAVING ACCOUNT	1,408,799,117	1,357,285,022
21022000003 - YETU STAFF SAVING ACCOU	96,215,200	114,155,292
21022000004 - CLAN AND FAMILY ACCOUN	8,045,749	10,316,989
21022000005 - FIXED DEPOSITS ACCOUNTS	504,801,118	412,757,501
21022000006 - REPAYMENT SAVINGS	425,707,209	-
21022000007 - JIPANGE ACCOUNT	12,426,968	17,383,317
21022000008 - MILLENIUM SAVINGS ACCO	2,605,772	1,608,772
21022000010 - MSOMI PRODUCT	565,617	674,817
21022000016 - VICOBA ACCOUNT	159,990,394	224,131,830
21022002002 - BUSINESS ACCOUNT	27,094,419	26,533,480
Total	1,794,837,146	2,164,847,020

YETU MICROFINANCE BANK PLC

NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2020

NOTES	30.06.2020	31.03.2020
	TZS	TZS
Term Loans:		
28 2003001 - STROMME FOUNDATIO	2,000,000,000	2,000,000,000
Less: Repayment		
Total	2,000,000,000	2,000,000,000
Self Loan	1,500,000,000	1,000,000,000
Less: Repayment	-	1,000,000,000
Total	1,500,000,000	-
BOT Loan	3,500,000,000	3,500,000,000
Addition During The Year	-	-
Less: Repayment	-	-
Total	3,500,000,000	3,500,000,000
Total Loan	7,000,000,000	5,500,000,000

YETU MICROFINANCE BANK PLC
STATEMENT OF CHANGE IN EQUITY
FOR THE MONTH ENDED 30 JUNE 2020

	Share Capital	General Reserve	Capital Grant	Retained Earning	TOTAL
Opening Balance 01/01/2019	6,056,496,547	130,555,000	69,693,000	1,511,458,000	7,768,202,547
Adjustment :					
Add: Addition/(Deletion) during the perio					
Transfer to deferred Income					
Transfer to General reserve		130,555,000		130,555,000	
Deffered Tax understated last year				433,776,000	433,776,000
Profit for the period				681,377,000	681,377,000
Dividend Paid				424,817,000	424,817,000
Balance as 31.12.2019	6,056,496,547	-	69,693,000	2,332,349,000	8,458,538,547
Current Year:					
Opening Balance as 01.04.2020	6,056,496,547		69,693,000	2,332,349,000	8,458,538,547
Adjustment :					
Transfer to reserve					
Transfer to General reserve					
Transfer to Regulatory reserve					
Profit for the period				193,752,679	193,752,679
Balance as 30.06.2020	6,056,496,547	-	69,693,000	2,138,596,321	8,264,785,868