

STATEMENT OF COMPREHENSIVE INCOME  
FOR THE PERIOD ENDED 31 MARCH 2020  
(Amounts in Tshs.)



Yetu Microfinance Bank PLC

Particular	Current Quarter	Previous Quarter	Comperative	Cummulative amount
	31.03.2020	31.12.2019	31.03.2019	31.03.2020
	TZS	TZS	TZS	TZS
Interest Income	1,042,411,489	1,317,063,154	1,274,548,605	1,042,411,489
Interest Expense	87,808,219	87,808,219	87,397,260	87,808,219
Net Interest Income	954,603,270	1,229,254,935	1,187,151,345	954,603,270
Bad debts written off	-	-	-	-
Impairment Losses on Loans and	59,324,608	96,838,763	169,946,327	59,324,608
Non Interest Income	160,966,204	190,804,619	165,079,650	160,966,204
6.1 Foreign currency dealings and	-	-	-	-
6.2 Fees and Commissions	118,982,225	130,288,916	138,799,029	118,982,225
6.3 Divident income	-	-	-	-
6.4 Other Operating income	41,983,980	60,515,703	26,280,620	41,983,980
Non Interest Expense	1,099,881,379	1,338,398,985	1,153,202,951	1,099,881,379
7.1 Salaries and Benefits	562,444,865	396,512,400	359,224,220	562,444,865
7.2 Fees and Commissions	28,979,475	-	-	28,979,475
7.3 Other Operating Expenses	537,436,514	941,886,586	793,978,730.85	537,436,514
Operating Income/(Loss)	75,012,703	178,499,331	368,974,371	75,012,703
Income Tax Provision	-	43,500,000	92,243,593	-
Net Income/(Loss) after Income Tax	75,012,703	134,999,331	276,730,778	75,012,703
Number of Employees	134	134	136	134
Basic Earning Per Share	6	15	30	6
Diluted Earnings Per Share	6	15	30	6
Number of Branches	3	3	3	3
<b>SELECTED PERFORMANCE</b>				
Return on Average Total Assets	10.5	13.0	15.4	10
Return on Ordinary Shareholders	15.8	20.3	19.6	16
Non Interest Expense to Gross	98.6	94	85	99
Interest Margin to Average Earning	10.5	13	15	10

Signed by: Mr. Altemius Millinga

Managing Director

Signature

date

 29.04.2020

Signed by: Mr. Samwel Gikaro

Finance Manager

Signature

date

 29.04.2020

Attested by: Angela Fanuel

Chief Internal Auditor

Signature

date

 29.4.2020


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

date

 29/04/2020

Signed by: Happy Sambega

Director

Signature

date

 29.04.2020

BALANCE SHEET AS AT 31 March 2020  
(Amount in TZS)



Sno	Particulars	Current Quarter	Previous Quarter	Comperative	Cummulative amount
		31.03.2020	31.12.2019	31.03.2019	31.03.2020
		TZS	TZS	TZS	TZS
<b>A.</b>	<b>ASSETS</b>				
1	Cash	434,705,550	352,172,689	386,677,366	434,705,550
2	Balances with Bank of Tanzania	149,472,231	268,200,455	255,549,507	149,472,231
3	Investment in Government		-	-	-
4	Balances with other Banks and	807,700,286	1,513,524,893	598,868,586	807,700,286
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	12,909,499,804	14,415,739,947	12,404,698,002	12,909,499,804
12	Other assets	1,834,871,521	1,052,996,440	1,074,999,616	1,834,871,521
13	Equity Investments		-	-	-
14	Receivables	768,412,744		-	768,412,744
15	Property, Plant and Equipment	1,286,495,780	1,259,125,370	725,447,130	1,286,495,780
16	<b>TOTAL ASSETS</b>	<b>18,191,157,916</b>	<b>18,861,759,794</b>	<b>15,446,240,207</b>	<b>18,191,157,916</b>
<b>B.</b>	<b>LIABILITIES</b>				
17	Deposits from other banks and		-	-	-
18	Customer deposits	2,164,847,020	2,310,030,999	1,581,007,686	2,164,847,020
19	Cash letters of credit		-	-	-
20	Special deposits	1,716,933,574	2,348,943,348	1,585,187,087	1,716,933,574
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	252,175,576	627,098,343	275,826,071
28	Borrowings	5,500,000,000	6,500,000,000	3,700,000,000	5,500,000,000
29	<b>TOTAL LIABILITIES</b>	<b>9,657,606,666</b>	<b>11,411,149,922</b>	<b>7,493,293,116</b>	<b>9,657,606,666</b>
30	<b>NET ASSETS/(LIABILITIES) (16 minus</b>	<b>8,533,551,250</b>	<b>7,450,609,871</b>	<b>7,952,947,091</b>	<b>8,533,551,250</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	2,332,349,000	1,087,503,242	1,512,555,000	2,332,349,000
35	Profit (Loss) Account	75,012,703	134,999,331	276,730,778	75,012,703
36	Other capital accounts	69,693,000	171,610,751	107,164,765	69,693,000
37	Minority Interest		-	-	-
38	<b>TOTAL SHAREHOLDERS FUND</b>	<b>8,533,551,250</b>	<b>7,450,609,871</b>	<b>7,952,947,090</b>	<b>8,533,551,250</b>
					-
39	Contigent Liabilities		-	-	-
40	Non performing Loans and Advances	797,397,524	776,286,413	723,403,220	797,397,524
41	Allowances for probable losses	832,647,159	891,971,767	831,397,072	832,647,159
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	46.91	39.50	51.49	47
ii	Non performing Loans and Advances to Total Advances	5.80	5.07	5.47	6
iii	Gross Loans and Advances to Total Deposits	354.02	328.56	418.04	354
iv	Loans and Advances to Total Assets	70.97	76.43	80.31	71
v	Earning Assets to Total Assets	75.41	84.45	0.84	75
vi	Deposits Growth	-6.28	46.11	18.00	6
vii	Assets growth	-3.56	22.11	0.54	4

**CASH FLOWS STATEMENT**  
**FOR THE QUARTER ENDED 31 MARCH 2020**  
(Amounts in TZS)



**Yetu Microfinance Bank PLC**

Sno	Particular	31.03.2020	31.12.2019
		TZS	TZS
<b>i</b>	<b>Cash Flow from Operating Activities</b>		
	Net Income/(Loss)	75,012,703	178,499,331
	Adjustment for Non-Cash Items	-	0
	Impairment/Amortization	7,199,423	29,647,431
	Gain/Loss from Sale Fixed Assets	-	0
	Net change in Loans and Advances	-	-10,457,149
	Net Change in Deposits	22,360,783	668,235,585
	Net Change in Short Term Negotiable Securities	-	0
	Net Change in Other Liabilities	-	365,336,870
	Net change in Other Assets	189,764,598	606,058,205
	Tax paid	-	-43,500,000
	Others- Special Deposit	-	160,706,236
	<b>Net Cash Provided(spent) In Operating Activities</b>	<b>294,337,507</b>	<b>1,954,526,509</b>
<b>ii</b>	<b>Cash Flow from Investing Activities</b>	-	0
	Divident received	-	0
	Purchase of Fixed Assets	27,370,410	-550,000,000
	Proceed from sale of Fixed assets	-	0
	Purchase of Non-dealing Securities	-	0
	Proceed from sale of Non-dealing Securities	-	0
	Others( Fixed Deposit)	-	50,000,000
	<b>Net Cash Provided(used) by Investing Activities</b>	<b>27,370,410</b>	<b>- 500,000,000</b>
<b>iii</b>	<b>Cash Flow from Financing Activities</b>		
	Repayment of Long Term Debt	- 1,000,000,000	0
	Proceeds from Issuance of Long Term Debt	-	0
	Payment of Cash Dividends	- 63,727,889	-381,705,412
	Net Change in other Borrowings	-	0
	Others (specify)	-	0
	<b>Net Cash Provided(Used) by Financing Activities</b>	<b>- 1,063,727,889</b>	<b>- 381,705,412</b>
<b>iv</b>	<b>Cash and cash equivalents</b>		
	Net Increase (Decrease) in Cash and Cash equivalents	- 742,019,972	1,072,821,097
	Cash and Cash Equivalents at the Beginning of the period	2,133,898,038	1,061,076,941
	Cash and Cash Equivalents at the End of the Quarter	1,391,878,067	2,133,898,038

YETU MICROFINANCE BANK PLC  
 NOTES TO FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

		31.03.2020	31.12.2019
<b>1</b>	<b>INTEREST INCOME:</b>	<b>TZS</b>	<b>TZS</b>
	31033000018 - INTEREST SGL BUSINESS LOANS	834,803,613	951,950,257
	31033000019 - INTEREST - MAVUNO LOANS PRODUCT	1,190,982	9,752,990
	31033000020 - INTEREST - BENKI JAMII LOANS	7,285,366	44,452,015
	31033000022 - INTEREST - MIXED FARMING LOANS	157	45,207
	31033000025 - INTEREST - VIP BUSINESS LOANS	34,193,719	41,076,363
	31033000027 - INTEREST - HOUSING LOANS	43,449,311	62,259,638
	31033000030 - INTEREST IN KIBINDO LOANS	6,811,101	1,504,371
	31033000031 - INTEREST INCOME AGRO ASSET LOANS	750,564	2,517,107
	31033000037 - INTEREST RECEIVED FARM INPUTS LOAN	83,998,871	132,159,769
	31033000038 - INTEREST RECEIVED JIKIMU LOAN	4,239,920	50,010,206
	31033000039 - INTEREST RECEIVABLE MAJI LOAN	1,845,981	12,142,309
	31033000040 - INTEREST INCOME ASSET FINANCING	1,488,383	481,522
	31033000041 - INTEREST INCOME MAJI LOAN	7,470,735	
	31033000042 - INTEREST INCOME STAFF LOAN	7,245,262	8,711,400
	31033000050 - INTEREST - MAVUNO LOANS	7,637,524	-
	<b>TOTAL</b>	<b>1,042,411,489</b>	<b>1,317,063,153</b>

<b>6</b>	<b>FEES AND COMMISSION</b>		
	31033001005 - GROUP REGISTRATION FEES SGL	2,571,200	7,272,000
	31033001006 - LOAN PROCESSING COMMITMENT FEES	41,542,788	41,059,899
	31033001007 - LOAN INSURANCE FEES RISK MITIGATION FUND	45,876,438	58,254,874
	31033001008 - COMMISSION RECEIVED ATM CARD FEES	8,295,000	12,820,000
	31033001009 - CASH WITHDRAWAL CHARGES	4,653,150	6,108,580
	31033001011 - COMMISSION RECEIVED BALANCE ENQUIRY MOBILE	514,404	2,144,029
	31033001014 - COMMISSION RECEIVED ON VODA M PESA	2,675,051	
	31033001016 - COMMISSION RECD TISS OR TRANSFERS	130,000	131,781
	31033002001 - ATM WITHDRAW FEE	2,511,829	2,265,470
	31033002007 - OTHER INCOME	648,023	54,407,123
	31033007001 - INTEREST INCOME TREASURE BOND	2,960,833	
	31033002006 - DEFERRED INCOME	2,647,229	3,254,126
	31033002010 - COMMISSION ON MOBILE BANKING	3,956,278	6,432,086
	<b>TOTAL</b>	<b>237,964,449</b>	<b>194,149,968</b>

<b>6</b>	<b>OTHER OPERATING INCOME</b>		
	31033006002 - PENALTY INTEREST INCOME ASSET FINANCING	84,552	
	31033006007 - PENALTY INTEREST INCOME FARM INPUT	2,209,792	
	31033006008 - PENALTY INTEREST INCOME GROUP BUSINESS LOAN	2,666	
	31033006009 - PENALTY INTEREST INCOME HOUSING LOAN	964,008	
	31033006010 - PENALTY INTEREST INCOME MAVUNO LOAN	1,282,913	
	31033006011 - PENALTY INTEREST INCOME MAJI LOAN	337,056	
	31033006012 - PENALTY INTEREST INCOME VIP	1,585,702	
	31033006013 - PENALTY INTEREST INCOME KIBINDO LOAN	330,938	
	31033006014 - PENALTY INTEREST INCOME STAFF LOAN	59,920	
	31033006015 - PENALTY INTEREST INCOME AGRO ASSET	17,238	
	31033006017 - PENALTY INTEREST INCOME JIKIMU LOAN	473,799	
	31033006026 - PENALTY INTEREST INCOME BENKI JAMII	1,313,390	
	31033006030 - PENALTY INTEREST INCOME SGL BUSINESS LOAN	33,322,005	
	<b>TOTAL</b>	<b>41,983,980</b>	

YETU MICROFINANCE BANK PLC

NOTES TO FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

NOTES

		31.03.2020	31.12.2019
		TZS	TZS
<b>7</b>	<b>FINANCIAL COSTS</b>		
	41044000001 - INTEREST ON LOANS EXP	87,808,219	87,808,219
	41044000004 - INTEREST ON SAVINGS ACCOUNTS	19,951,597	21,719,495
	41044000005 - LOAN IMPAIRMENT LOSSES	59,324,608	
	41044000009 - INTEREST EXPENSE ON FIXED DEPO	9,027,879	
	<b>PERSONNEL EXPENSES</b>		
<b>7</b>	41044001001 - SKILLS DEVELOPMENT LEVY	21,367,733	20,053,626
	41044001002 - SALARIES AND WAGES	445,329,051	396,512,400
	41044001003 - NSSF EMPLOYER CONTR.	30,420,729	39,251,586
	41044001005 - NHIF MEDICAL EMPLOYER CONTRI	8,196,696	9,312,806
	41044001007 - STAFF WELFARE	1,500,000	1,653,000
	41044001009 - STAFF TRANSFER COST	480,000	1,142,500
	41044001011 - THIRTEEN SALARY	20,180,665	51,742,209
	41044001012 - MANAGEMENT FUEL	4,450,000	4,950,000
	41044001013 - STAFF COMMUNICATION	12,107,627	9,559,542
	41044001014 - STAFF TRAINING LOCAL	4,549,000	12,142,800
	41044001015 - STAFF TRAINING INHOUSE	9,271,700	23,196,000
	41044001017 - WORKERS COMPENSATION EXPENS	4,591,662	5,920,532
	STAFF GRATUITY		15,738,017
	<b>TOTAL</b>	<b>562,444,865</b>	<b>591,175,018</b>
<b>7</b>	<b>ADMINISTRATION COSTS</b>		
	41044002001 - RECRUITMENT AND SUBSISTENCE E	300,000	195,726
	41044002023 - TRAVELLING EXPENSES LOCAL BUS	42,510,881	41,867,750
	Social Responsibilities		780,000
	41044002024 - OFFICE RENT	15,848,000	6,382,538
	41044002025 - PRINTING&STATIONARIES	25,486,700	21,395,250
	41044002026 - REPAIR&MAINTANCE OFFICE EQUIP	4,708,088	9,095,200
	41044002027 - CONTRIBUTION&SUBSCRIPTION	8,844,000	500,000
	41044002028 - PUBLICATION AND COMPLIANCE EX	5,310,000	4,500,000
	41044002030 - LICENCE AND COMPLIANCE	9,115,000	857,000
	41044002031 - IT CONSUMABLE	2,401,577	15,090,550
	41044002032 - NEWSPAPERS	361,000	803,000
	41044002033 - LEGAL SERVICES	5,113,355	9,760,000
	41044002035 - SPECIAL DUTY AND OVERTIME	17,279,943	12,503,337
	41044002036 - BOARD MEETING EXPENCES	8,453,700	25,770,500
	41044002039 - OFFICE SUPPLIES AND SANITATION	15,276,200	22,211,550
	41044002040 - UTILITY EXPENSES	17,999,997	12,791,800
	41044002041 - OFFICE SECURITY EXPENCES	74,268,000	71,213,000
	41044002042 - ICT CONNECTI VITY	53,056,748	144,170,929
	41044002044 - CONSULTATION EXP	8,448,800	8,100,000
	41044002045 - PUBLIC RELATION AND SOCIAL RES	4,073,000	11,460,000
	41044002047 - REPAIR AND MAINTANANCE GENE	1,717,500	295,000
	41044002048 - REPAIR AND MAINTANANCE PREMI	54,000	1,800,600
	41044002049 - CASH MOVEMENT COST ICT	377,600	
	41044002050 - PARKING FEE	1,906,000	1,404,000
	41044002051 - TELEPHONE AND POSTAGE	594,500	333,000
	41044002054 - IPO EXPENSES	-	10,500,000
<b>7</b>	<b>OPERATIONAL COSTS</b>		
	41044003022 - RESEARCH & PROMOTIONS EXPENS	25,000	
	41044003038 - FIELD RENT CENTRE MEETING	25,335,000	2,023,000
	41044003039 - ATM RENTAL FEE	32,731,542	31,393,597
	41044003040 - TRAVELLING EXPENSESE INTERNAT	4,116,400	
	41044003043 - ICT MAINTANENCE SOFTWARE	18,799,360	
	41044003044 - ICT MAINTAINANCE HARDWARE	581,000	
	41044003046 - FIELD TRANSPORT	75,702,741	78,206,735
	41044003047 - LOAN LIFE INSURANCES	2,985,993	280,000
	AUTOMOTIVES INSURANCE		3,304,000
	41044003066 - DEPRECIATION	25,168,046	29,647,431
	SERVICE LEVY		66,500
	41044003048 - FUEL AND LUBRICANTS	6,524,264	10,855,620
	41044003049 - REPAIR AND MAINTANANCE . M VE	10,236,700	3,163,600
	41044003052 - MARKETING ACTIVITIES	833,300	12,242,000
	41044003056 - CASH INSURANCE	10,892,580	2,619,600
	<b>TOTAL</b>	<b>537,436,514</b>	<b>607,582,813</b>

YETU MICROFINANCE BANK PLC  
 FOR THE PERIOD ENDED 31 March 2020  
 PROPERTY, PLANT & EQUIPMENT

DESCRIPTION	FURNITURE AND FITTINGS		COMPUTER & ACCESSORIES		ELECTRICAL EQUIPMENTS		AUTOMOTIVE		SOFTWARE		TOTAL
	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	
<b>COST</b>											
As at 01.01.2020	172,515,000		222,584,000		418,896,000		16,136,000		738,649,000		1,568,780,000
Addition During the Period	6,433,022		1,669,211		7,273,222		-		-		15,375,455
<b>As at 31.03.2020 - (A)</b>	<b>178,948,022</b>		<b>224,253,211</b>		<b>426,169,222</b>		<b>16,136,000</b>		<b>738,649,000</b>		<b>1,584,155,455</b>
<b>DEPRECIATION</b>											
As at 01.01.2019	45,055,969		17,936,219		4,441,690		5,610,816		55,209,972		128,254,666
Charge for the period	3,770,077		9,077,254		8,510,314		1,090,363		7,199,423		29,647,431
<b>As at 31.03.2020 - (B)</b>	<b>48,704,835</b>		<b>116,892,262</b>		<b>12,952,004</b>		<b>6,701,179</b>		<b>112,409,395</b>		<b>297,659,675</b>
<b>NET BOOK VALUE</b>											
As at 31.03.2020 - (C)	130,243,187		107,360,949		413,217,218		9,434,821		626,239,605		1,286,495,780
As at 31.12.2019 - (D)	127,459,031		204,647,781		414,454,310		10,525,184		683,439,028		1,440,525,334

YETU MICROFINANCE BANK PLC

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2020

NOTES	31.03.2020		31.12.2019	
		TZS		TZS
12.8	11011004036 - JIKIMU LOAN	155,023,131		182,202,100
	Less: Provision for bad debts	9,399,135	-	35,574,954
	<b>Total</b>	<b>145,623,996</b>		<b>146,627,146</b>
12.9	11011004037 - MAJI LOAN	252,970,020		238,046,702
	Less: Provision for bad debts	15,337,707	-	85,381,002
	<b>Total</b>	<b>237,632,313</b>		<b>152,665,700</b>
12.1	11011004038 - ASSET FINANCING LOAN	29,999,537		23,286,489
	Less: Provision for bad debts	1,818,888		
	<b>Total</b>	<b>28,180,649</b>		<b>23,286,489</b>
12.1	11011004039 - KIBINDO LOANS	9,023,676		504,729,59
	Less: Provision for bad debts	-	-	295,265
	<b>Total</b>	<b>9,023,676</b>		<b>50,177,694</b>
	<b>Sub Total</b>	<b>420,460,634</b>		<b>160,245,837</b>
	<b>Total Loan Portfolio</b>	<b>12,909,499,804</b>		<b>14,415,739,947</b>

12	Other Current Asset:		
	2001017 - SELCOM	140,009,981	45,930,181
	11011003017 - STAFF ADVANCES	6,528,347	7,528,347
	11011003018 - PREPAID RENT	55,127,500	39,237,308
	11011003020 - OTHERS DEBTORS	340,695,898	257,567,748
	11011003028 - PRINTING AND STATIONERY	50,458,500	25,045,000
	11011003024 - FARM INPUTS DISBURSEMEN	298,458,098	
	11011003025 - JIKIMU SUSPENSE ACCOUNT	175,161,673	
	11011001154 - MPESA ZANZIBAR BRANCH	19,900,000	19,900,000
	21022002021 - AIRTEL MONEY SETTLEMENT	177,592,286	8,000,000
	21022002023 - Deffered tax asset	424,817,000	
	21022002022 - VODA MPESA SETTLEMENT A	146,122,239	60,719,251
	<b>Total</b>	<b>1,834,871,521</b>	<b>463,927,835</b>

INTEREST RECEIVABLE

11011007001 - INTEREST RECEIVABLE SGL	364,368,916	100,227,798
11011007002 - INTEREST RECEIVABLE VIP	16,288,870	16,288,870
11011007003 - INTEREST RECEIVABLE AFYA	3,079	3,079
11011007004 - INTEREST RECEIVABLE HOUS	35,434,346	20,592,003
11011007005 - INTEREST RECEIVABLE AGRO	254,299	254,299
11011007006 - INTEREST RECEIVABLE STAFF	12,362,377	-
11011007007 - INTEREST RECEIVABLE ASSET	15,757	454,390
11011007008 - INTEREST RECEIVABLE JIKIMU	109,675,566	-
<b>11011007009 - INTEREST RECEIVABLE MAJI</b>	<b>11,785,616</b>	<b>5,479,290</b>
<b>11011007010 - INTEREST RECEIVABLE ASSE</b>	<b>893,316</b>	<b>-</b>
<b>11011007031 - INTEREST RECEIVABLE FARM</b>	<b>206,727,450</b>	<b>52,748,844</b>
<b>11011007032 - INTEREST RECEIVABLE MAV</b>	<b>12,542,100</b>	<b>-</b>
<b>11011007033 - PENALTY INTEREST RECEIVA</b>	<b>1,769,536</b>	<b>1,850,784</b>
<b>11011007034 - UNEARNED INCOME KIBIND</b>	<b>2,360,102</b>	<b>-</b>
<b>11011007035 - PENALTY INTEREST RECEIVA</b>	<b>1,774,371</b>	<b>1,420,551</b>
<b>11011007036 - PENALTY INTEREST RECEIVA</b>	<b>50,414</b>	<b>4,627</b>
<b>11011007037 - INTEREST RECEIVABLE VIP</b>	<b>16,932,209</b>	<b>4,627</b>
	<b>768,412,744</b>	<b>199,329,164</b>

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SAVINGS:

21022000001 - GROUP LOAN GUARANTEE S	1,716,933,574	2,998,562,188
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21022000002 - YAKO SAVING ACCOUNT	1,357,285,022	1,811,436,874
21022000003 - YETU STAFF SAVING ACCOUNT	114,155,292	88,605,845
21022000004 - CLAN AND FAMILY ACCOUNT	10,316,989	9,032,759
21022000005 - FIXED DEPOSITS ACCOUNTS	412,757,501	441,597,501
21022000006 - REPAYMENT SAVINGS	-	89,715,011
21022000007 - JIPANGE ACCOUNT	17,383,317	12,032,828
21022000008 - MILLENIUM SAVINGS ACCOUNT	1,608,772	474,082
21022000010 - MSOMI PRODUCT	674,817	659,217
21022000016 - VICOBA ACCOUNT	224,131,830	71,619,402
21022002002 - BUSINESS ACCOUNT	26,533,480	35,157,386
<b>Total</b>	<b>2,164,847,020</b>	<b>2,560,330,907</b>

27 **Other Payables:**

21022001034 - DIVIDEND PAYABLE	275,826,071	427,409,236
<b>Total</b>	<b>275,826,071</b>	<b>231,277,751</b>

YETU MICROFINANCE BANK PLC

NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

NOTES	31.03.2020	31.12.2019
	TZS	TZS
<b>Term Loans:</b>		
28 2003001 - STROMME FOUNDATIO	2,000,000,000	2,000,000,000
Less: Repayment		
<b>Total</b>	<b>2,000,000,000</b>	<b>2,000,000,000</b>
Self Loan	1,000,000,000	1,000,000,000
Less: Repayment	-1,000,000,000	0
<b>Total</b>	<b>-</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>5,500,000,000</b>	<b>6,500,000,000</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%