

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



Yetu Microfinance Bank PLC

Sno	Particular	Current Quarter	Previous Quarter	Comperative Quarter	Cummulative amount
		30.06.2019	31.03.2019	30.06.2018	30.06.2019
		TZS	TZS	TZS	TZS
1	Interest Income	1,379,304,951	1,274,548,605	1,226,978,874	2,653,853,556
2	Interest Expense	132,956,621	87,397,260	95,373,288	220,353,881
3	Net Interest Income	1,246,348,330	1,187,151,345	1,131,605,587	2,433,499,675
4	Bad debts written off	-	-	-	-
5	Impairment Losses on Loans and	19,007,706	169,946,327	59,794,696	188,954,033
6	Non Interest Income	180,766,040	165,079,650	145,258,045	345,845,689
	6.1 Foreign currency dealings and	-	-	-	-
	6.2 Fees and Commissions	161,830,806	138,799,029	139,535,533	300,629,835
	6.3 Divident income	-	-	-	-
	6.4 Other Operating income	18,935,234	26,280,620	5,722,513	45,215,854
7	Non Interest Expense	1,088,527,784	1,153,202,951	1,019,639,598	2,241,730,734
	7.1 Salaries and Benefits	386,514,914	359,224,220	383,860,935	745,739,134
	7.2 Fees and Commissions	-	-	-	-
	7.3 Other Operating Expenses	702,012,869	793,978,731	635,778,663	1,495,991,600
8	Operating Income/(Loss)	357,594,292	368,974,371	317,018,730	726,568,663
9	Income Tax Provision	43,500,000	92,243,593	55,000,000	135,743,593
10	Net Income/(Loss) after Income Tax	314,094,292	276,730,779	262,018,730	590,825,071
11	Number of Employees	136	125	109	125
12	Basic Earning Per Share	30	30	25	30
13	Diluted Earnings Per Share	30	30	25	30
14	Number of Branches	3	3	3	3
	SELECTED PERFORMANCE				
	Return on Average Total Assets	14.9	15.4	3.5	15
	Return on Ordinary Shareholders	20.6	19.6	4.3	21
	Non Interest Expense to Gross	76	85	80	76
	Interest Margin to Average Earning	15	15	15	15

Signed by: Mr. Altemius Millinga

Managing Director

Signature

date

29.07.2019

Signed by: Mr. Samwel Gikaro

Finance Manager

Signature

date

26.07.2019

Attested by: Angela Fanuel

Chief Internal Auditor

Signature

date

29 July 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

29/07/2019

Signed by: Happy Sambega

Director

Signature

date

29/07/2019

BALANCE SHEET AS AT 30 JUNE 2019
(Amount in TZS)



Sno	Particulars	Current Quarter 30.06.2019 TZS	Previous Quarter 31.03.2019 TZS	Comperative Quarter 31.03.2018	Cummulative amount 31.03.2019
A.	ASSETS				
1	Cash	377,613,899	386,677,366	337,345,663	377,613,899
2	Balances with Bank of Tanzania	238,431,728	255,549,507	-	238,431,728
3	Investment in Government	-	-	-	-
4	Balances with other Banks and	1,391,649,604	598,868,586	1,310,658,955	1,391,649,604
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	13,259,958,446	12,404,698,002	12,701,523,746	13,259,958,446
12	Other assets	679,709,844	1,074,999,616	88,923,117	679,709,844
13	Equity Investments	-	-	-	-
14	Receivables	-	-	-	-
15	Property, Plant and Equipment	730,183,450	725,447,130	571,574,093	730,183,450
16	TOTAL ASSETS	16,677,546,972	15,446,240,207	15,010,025,574	16,677,546,972
B.	LIABILITIES				
17	Deposits from other banks and	-	-	-	-
18	Customer deposits	1,589,008,663	1,581,007,686	879,173,902	1,589,008,663
19	Cash letters of credit	-	-	-	-
20	Special deposits	1,657,209,842	1,585,187,087	1,420,528,984	1,657,209,842
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	664,595,304	627,098,343	205,319,312	664,595,304
28	Borrowings	4,500,000,000	3,700,000,000	4,000,000,000	4,500,000,000
29	TOTAL LIABILITIES	8,410,813,809	7,493,293,116	6,505,022,199	8,410,813,809
30	NET ASSETS/(LIABILITIES) (16 minus 29)	8,266,733,163	7,952,947,091	8,505,003,375	8,266,733,163
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	1,788,977,559	1,512,555,000	2,029,323,098	1,788,977,559
35	Profit (Loss) Account	314,094,292	276,730,778	262,018,730	314,094,292
36	Other capital accounts	107,164,765	107,164,765	157,165,000	107,164,765
37	Minority Interest	-	-	-	-
38	TOTAL SHAREHOLDERS FUND	8,266,733,163	7,952,947,090	8,505,003,375	8,266,733,163
39	Contigent Liabilities	-	-	-	-
40	Non performing Loans and Advances	710,108,824	723,403,220	856,983,208	710,108,824
41	Allowances for probable losses	812,389,366	831,397,072	974,497,518	812,389,366
42	Other Non-perfoming assets	-	-	-	-
D	SELECTED FINANCIAL CONDITION	%	%	%	%
i	Shareholders Funds to Total Assets	49.57	51.49	56.66	50
ii	Non performing Loans and Advances to Total Advances	5.05	5.47	6.27	5
iii	Gross Loans and Advances to Total Deposits	433.50	418.04	594.69	433
iv	Loans and Advances to Total Assets	79.51	80.31	84.62	80
v	Earning Assets to Total Assets	0.88	0.84	0.93	1
vi	Deposits Growth	0.51	18.00	7.95	1
vii	Assets growth	7.97	0.54	6.04	8

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



Yetu Microfinance Bank PLC

Sno	Particular	30.06.2019 TZS	31.03.2019 TZS
i	Cash Flow from Operating Activities		
	Net Income/(Loss)	357,594,292	368,563,412
	Adjustment for Non-Cash Items	0	0
	Impairment/Amortization	42,123,887	41,320,630
	Gain/Loss from Sale Fixed Assets	0	0
	Net change in Loans and Advances	855,260,444	-535,264,779
	Net Change in Deposits	96,349,870	470,448,415
	Net Change in Short Term Negotiable Securities	0	0
	Net Change in Other Liabilities	-402,336,052	498,074,261
	Net change in Other Assets	-80,001,367	-80,001,367
	Tax paid	-43,500,000	-43,500,000
	Others- Special Deposit	-72,022,755	-103,141,170
	Net Cash Provided(spent) In Operating Activities	753,468,319	616,499,403
ii	Cash Flow from Investing Activities	0	0
	Divident received	0	0
	Purchase of Fixed Assets	-16,958,220	-20,418,643
	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	33,041,780	29,581,357
iii	Cash Flow from Financing Activities		
	Repayment of Long Term Debt	0	0
	Proceeds from Issuance of Long Term Debt	0	0
	Payment of Cash Dividends	-19,499,366	0
	Net Change in other Borrowings	0	-300,000,000
	Others (specify)	0	0
	Net Cash Provided(Used) by Financing Activities	-19,499,366	-300,000,000
iv	Cash and cash equivalents		
	Net Increase (Decrease) in Cash and Cash equivalents	767,010,733	346,080,760
	Cash and Cash Equivalents at the Beginning of the period	1,240,684,499	894,603,739
	Cash and Cash Equivalents at the End of the Quarter	2,007,695,232	1,240,684,499

YETU MICROFINANCE BANK PLC
NOTES TO FINANCIAL STATEMENTS FOR THE QUARTER ENDED 30 JUNE 2019

NOTES	30.06.2019	31.03.2019
	TZS	TZS
1 INTEREST INCOME:		
3003001 - INTEREST SGL BUSINESS LOANS	1,073,668,224	925,229,811
3003002 - INTEREST - MAVUNO LOANS	11,158,468	12,640,652
3003003 - INTEREST - BENKI JAMII LOANS	67,487,568	99,614,565
3003004 - INTEREST GROUP SALARIED LOANS	289,946	1,271,134
3003005 - INTEREST - MIXED FARMING LOANS	30,268	36,712
3003008 - INTEREST - VIP BUSINESS LOANS	21,002,949	32,824,862
3003010 - INTEREST - HOUSING LOANS	79,949,364	87,467,801
3003012 - INTEREST AFYA LOANS	-	9,309
3003013 - INTEREST IN KIBINDO LOANS	2,255,301	2,057,740
3003014 - INTEREST INCOME AGRO ASSET LOANS	1,859,921	2,053,410
3003015 - INTEREST STAFF LOAN	14,429,037	9,253,841
3003018 - COMMISSION YETU INSURANCE AGENCY	1,770,299	-
3003020 - INTEREST RECEIVED ASSET FINANCING JIKOKI	-	41,351
3003021 - INTEREST RECEIVED FARM INPUTS LOAN	44,858,968	32,314,306
3003022 - INTEREST RECEIVED JIKIMU LOAN	25,093,637	34,653,436
3005101 - INTEREST RECEIVABLE	35,451,000	35,079,676
Total	1,379,304,951	1,274,548,605
6 OTHER INCOME:		
3001001 - GROUP REGISTRATION FEES SGL	8,624,000	8,368,000
3001002 - LOAN PROCESSING COMMITMENT FEES	53,622,563	43,945,022
3001003 - LOAN INSURANCE FEES RISK MITIGATION FUI	76,343,988	62,922,727
3001004 - COMMISSION RECEIVED ATM CARD FEES	17,071,500	17,125,000
3001005 - CASH WITHDRAWAL CHARGES	4,477,000	4,576,000
2017101 - ATM CHARGES YETU BANK	1,691,755	1,862,280
3002002 - INTEREST RECEIVED TIME FIXED DEPOSIT	-	-
3002003 - CAPITAL GRANT INCOME I.E SKYMARK & ENGI	1,718,700	2,446,250
3002004 - OTHER INCOME	6,913,669	2,007,227
3002006 - RECOVERY ON LOAN LOSSES	-	-
3002007 - COMMISSION ON MOBILE BANKING	5,453,430	4,940,828
2017102 - BCX	3,143,430	10,328,628
2017103 - UMOJA SWITCH	1,397,080	5,396,507
2017104 - ATM CHARGES DUE TO OTHER BANKS	308,925	1,161,180
Total	180,766,040	165,079,650
7 ADMINISTRATIVE COST:		
NHIF Medical employer contribution	9,251,069	11,493,084
Staff welfare	500,000	302,500
Workers compasation Fund	4,247,631	4,018,478
Pension Fund	40,544,766	50,323,848
13 STAFF SALARY	41,465,133	12,800,507
STAFF TRANSFER	3,456,000	5,704,350
STAFF COMMUNICATION	10,204,941	13,872,115
STAFF TRAINING LOCAL	11,071,079	33,903,557
STAFF TRAINING INHOUSE	2,806,000	680,000
Social Responsibilities	2,422,600	1,020,000
Staff Training Internation	1,800,000	-
4001011 - MANAGEMENT FUEL	3,350,000	2,750,000
Printing and Stationary	17,077,420	23,445,800
Repair and Maintenance office equip	4,730,100	3,416,300
STAFF GRATUITY	15,667,729	16,940,000
News paper Expense	517,000	544,000
SPECIAL DUTY AND OVERTIME	4,590,000	4,897,000
Travel Expenses	26,790,728	29,890,690
Board Meeting Expense	14,251,300	5,247,500
4002011 - LEGAL SERVICES	14,675,025	17,183,000
4002017 - OFFICE SUPPLIES AND SANITATION	18,599,700	16,691,900
Office Security	44,572,000	52,470,000
Skill Development Levy	19,078,199	18,170,427
Contribution and Subscription	4,329,828	-
4002022 - CONSULTATION EXP	-	2,086,285
Audit and accounting fees	-	20,650,000
Depreciation	42,123,886	41,320,630
Total	358,122,134	389,821,971
OTHER BENEFITS		
Salary and wages	386,514,914	359,224,220

YETU MICROFINANCE BANK PLC

NOTES TO FINANCIAL STATEMENTS FOR THE QUARTER ENDED 30 JUNE 2019

NOTES

	30.06.2019	31.03.2019
7 OPERATION COST:	TZS	TZS
Repair and Maintenance automotive	5,968,600	3,997,500
REPAIR AND MAINTAINANCE GENERATOR	1,211,000	1,605,000
REPAIR AND MAINTANANCE PREMISES	8,137,600	40,000
PARKING FEE	606,000	3,294,000
TELEPHONE AND POSTAGE	467,300	1,752,100
Fuel	5,352,030	8,711,800
Field Transport	168,197,501	146,187,216
Program Promotion & Advertisement	5,649,000	4,081,500
Client Training	1,656,000	1,656,000
Risk Mitigation expenses	6,967,338	8,599,968
Connectivity Expenses	36,180,883	94,048,086
ICT Consumable expenses	3,077,755	2,292,900
ICT MAINTANENCE SOFTWARE	3,902,500	-
Pre employment training expenses	450,000	920,000
Automotive insurance	778,800	1,603,000
LOAN FEES&COMMISSIONS EXP	20,000,000	-
Publications (compliance expenses)	4,932,000	3,851,860
ATM Rental fess	26,003,121	26,003,121
CASH INSURANCE	1,053,150	6,067,500
CASH MOVEMENT	-	94,400
4002025 - Service levy	53,300	187,180
Licenses fees	-	750,000
Other expenses (IPO)	500,000	1,119,500
Total	301,143,877	316,862,631
7 OCCUPANCY COST:		
Office rent	8,981,000	55,873,600
Utility Expense	15,816,660	17,151,600
Total	24,797,660	73,025,200
7 FINANCIAL COST:		
Bank Charges	165,000	132,000
INTEREST ON SAVINGS ACCOUNTS	17,784,198	14,136,929
Total	17,949,198	14,268,929

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

DESCRIPTION	FURNITURE AND FITTINGS		COMPUTER & ACCESSORIES		ELECTRICAL EQUIPMENTS		AUTOMOTIVE		SOFTWARE		TOTAL
	TZS		TZS		TZS		TZS		TZS		TZS
COST											
As at 01.04.2019	165,242,276		201,028,790		384,340,587		16,535,628		369,645,748		1,136,793,029
Addition During the Period	450,000		14,208,220		2,300,000		-		-		16,958,220
As at 30.06.2019 - (A)	165,692,276		215,237,010		386,640,587		16,535,628		369,645,748		1,153,751,249
DEPRECIATION											
As at 01.04.2019	52,286,903		106,737,754		103,931,375		14,520,453		103,967,427		381,443,912
Charge for the period	3,758,966		12,188,365		11,621,426		2,201,474		12,353,656		42,123,887
As at 30.06.2019 - (B)	56,045,869		118,926,119		115,552,801		16,721,927		116,321,083		423,567,799
NET BOOK VALUE											
As at 30.06.2019 - (C)	109,646,407		96,310,891		271,087,787		186,299		253,324,665		730,183,450
As at 01.04.2019 - (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 JUNE 2019

NOTES	30.06.2019	31.03.2019
	TZS	TZS
1 Cash & Bank balances:		
Cash in hand	377,613,899	386,677,366
Nmb-Dar Branch A/c	751,938,670	145,928,875
Nmb-Kilwa Branch A/c	190,774,849	60,914,033
Nmb-Ifakara Branch A/c	173,240,935	161,173,892
Tib-Repayment A/c	10,156,186	10,156,186
BOA BANK	53,276,838	61,227,874
BOT ACCOUNT	238,431,728	255,549,507
Pbz-Zanzibar A/c	153,435,125	101,615,625
Mkombozi A/c	8,827,002	7,852,102
Total	1,957,695,232	1,191,095,458
1 Fixed deposits with Banks:		
With BOA Bank	50,000,000	50,000,000
Total	50,000,000	50,000,000
Loan Portfolio:		
12.1 Loan Portfolio-Group Business	8,181,866,754	8,139,398,439
Less: Provision for bad debts	-439,330,381	-449,609,520
Total	7,742,536,373	7,689,788,919
12.2 Loan Portfolio-Mavuno	252,825,745	243,435,580
Less: Provision for bad debts	-19,592,003	-20,050,403
Total	233,233,742	223,385,177
12.3 Loan Portfolio-Benkijamii	1,339,119,071	1,409,039,653
Less: Provision for bad debts	-91,788,029	-93,935,620
Total	1,247,331,042	1,315,104,033
12.4 Loan Portfolio-Salaried	7,843,117	9,201,250
Less: Provision for bad debts	-1,468,678	-1,503,041
Total	6,374,439	7,698,209
12.5 Loan Portfolio-Agriculture	23,489,467	23,916,359
Less: Provision for bad debts	-8,242,052	-8,434,894
Total	15,247,415	15,481,465
12.6 Agro Asset Loans	49,273,181	53,214,118
Less: Provision for bad debts	-1,156,713	-1,183,777
Total	48,116,468	52,030,341
12.7 Loan Portfolio-Education	2,528,011	2,528,011
Less: Provision for bad debts	-832,580	-852,061
Total	1,695,431	1,675,950
12.8 Loan Portfolio-Staff	300,234,351	305,217,633
Less: Provision for bad debts	-	-187,263,505.2
Total	281,936,129	286,491,282
12.9 Loan Portfolio-Kibindo	34,482,510	40,609,300
Less: Provision for bad debts	-	-145,140,216
Total	33,064,290	39,157,898
Sub Total	9,609,535,328	9,630,813,276

YETU MICROFINANCE BANK PLC

NOTES TO FINANCIAL STATEMENTS FOR QUARTER ENDED 30 JUNE 2019

NOTES	30.06.2019		31.03.2019	
	TZS		TZS	
12.8	VIP Business Loans	328,266,995		277,584,337
	Less: Provision for bad debt -	19,173,571	-	19,622,180
	Total	<u>309,093,424</u>		<u>257,962,157</u>
12.9	Housing Loan	1,832,681,766		1,901,005,357
	Less: Provision for bad debt -	138,947,628	-	142,198,626
	Total	<u>1,693,734,138</u>		<u>1,758,806,731</u>
12.1	1004117 - FARM INPUTS LO	1,593,485,564		645,506,332
	Less: Provision for bad debt -	58,668,012	-	60,040,684
	Total	<u>1,534,817,552</u>		<u>585,465,648</u>
12.1	1004118 - JIKIMU LOAN	125,471,242		184,538,155
	Less: Provision for bad debt -	13,152,332	-	13,460,061
	Total	<u>112,318,910</u>		<u>171,078,094</u>
12.1	1004116 - ASSET FINANCING	449,399		569,911
	Less: Provision for bad debt -	163,968	-	167,805
	Total	<u>285,431</u>		<u>402,106</u>
12.10	Afya Loan	330,640		330,640
	Less: Provision for bad debt -	156,977	-	160,650
	Total	<u>173,663</u>		<u>169,990</u>
	Sub Total	<u>3,650,423,117.83</u>		<u>2,773,884,726.65</u>
	Total Loan Portfolio	<u>13,259,958,446</u>		<u>12,404,698,002</u>
12	Other Current Asset:			
	Mpesa-Disbursement	66,787,285		66,787,285
	Mpesa-Aggregator	31,955,904		31,955,904
	Staff Advances	15,772,703		5,493,750
	Other Debtors	14,208,220		38,570,193
	Repayment account	392,000,000		904,564,631
	Selcom balance	71,137,697		44,541,075
	PRINTING AND STATIONERY	21,638,500		9,464,500
	Pre paid rent	66,209,535		62,009,535
	Total	<u>679,709,844</u>		<u>1,163,386,873</u>
20	SAVINGS:			
	LOAN GUARANTEE SAVING:	1,657,209,842		1,585,187,087
	customer deposit	1,453,669,654		1,581,007,686
	Savings Payable	135,339,009		-
	Total	<u>3,246,218,505</u>		<u>3,166,194,773</u>
27	Other Payables:			
	NSSF PAYABLE	24,756,258		
	LAPFPAYABLE	32,240,069		
	Dividend payable	607,598,977		627,098,343
	Total	<u>664,595,304</u>		<u>627,098,343</u>

YETU MICROFINANCE BANK PLC

NOTES TO FINANCIAL STATEMENTS FOR THE QUARTER ENDED 30 JUNE 2019

NOTES	30.06.2019	31.03.2019
	TZS	TZS
Term Loans:	30-09-2018	30-06-2018
28	-	-
Less: Repayment		
Total	-	-
Self Loan	1,000,000,000	200,000,000
Less: Repayment	0	0
Total	1,000,000,000	200,000,000
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	4,500,000,000	3,700,000,000

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

	Share Capital	General Reserve	Regulatory Reserve	Capital Grant	Retained Earning	TOTAL
Opening Balance 01/01/2018	6,056,496,547	124,847,000	66,617,000	157,165,000	1,522,511,000	7,927,636,547
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
Balance as 31.12.2018	6,056,496,547	130,555,000	-	69,693,000	1,512,556,000	7,769,300,547
Current Year as 30.06.2019						
Opening Balance as 01.01.2019	6,056,496,547	130,555,000	-	69,693,000	1,512,556,000	7,769,300,547
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					-	130,555,000
change in accounting policy- Adoption of IFRS			0			
Profit for the period						
Balance as 30.06.2019	6,056,496,547	-	-	107,164,765	2,103,072,851	8,266,734,163

YETU MICROFINANCE BANK PLC

FEES & CHARGES AS AT 30 JUNE 2019



Yetu Microfinance Bank PLC

PRODUCT TYPE	TZS
1. SAVINGS ACCOUNTS	
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
2. loan (Tzs)	
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%