

YETU MICROFINANCE BANK PLC

Tanzania Stock Exchange / YETU / TZ1996102343

Company Profile

Business Summary

Yetu Microfinance Bank PLC (the Bank), formerly Yetu Microfinance PLC, is a Tanzania-based company, which provides financial services to the unbanked and under banked people of Tanzania. The principal activities of the Bank are to provide banking services with its core market being low end financial market. The Bank provides its services using brick and mortar branches and mobile banking. The Bank's services include bank accounts, loans services, automated teller machines (ATM) services, Yetu insurance and mobile banking. The Bank offers three types of bank account, Yako Account, VICOBA Account and Jipange Account. It offers motor vehicle insurance for private, commercial and special types of motor vehicles, including tractors, trailers, combine harvesters and forklifts. Its loans offering include Solidarity Group Loans, Mavuno Loan Product, Sri Agricultural Loans and Mixed Farming Loans.

Financials (TZS)

Sales 2019	5 274 M	Sales 2020	3 860 M	Capitalization	6 178 M
Net income 2019	681 M	Net income 2020	-54,9 M	EV / Sales 2019	2,18x
Net Debt 2019	4 816 M	Net Debt 2020	5 688 M	EV / Sales 2020	3,20x
P/E ratio 2019	9,78x	P/E ratio 2020	-121x	Nbr of Employees	-
Yield 2019	4,09%	Yield 2020	-	Free-Float	8,91%

Equities

	Quantity	Free-Float	
Stock A	36,972,249	3,292,626	8.9%

Upcoming events on YETU MICROFINANCE BANK PLC

- No events available -

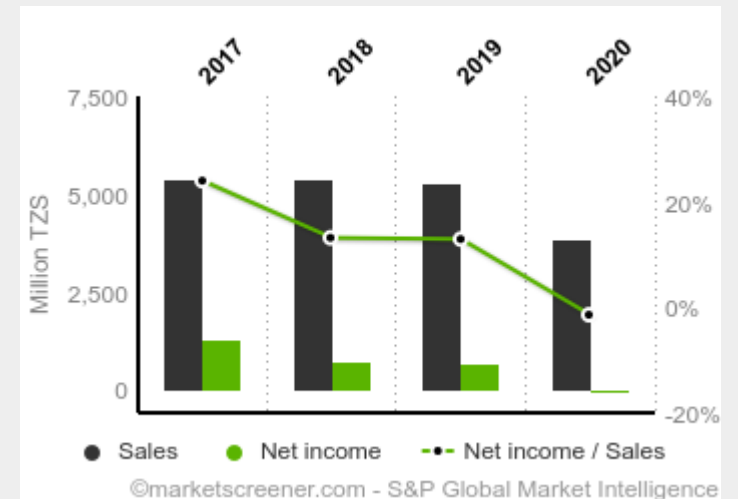
Past events on YETU MICROFINANCE BANK PLC

- No events available -

Sector

- Financials
 - Banking & Investment Services
 - Banking Services
 - Banks
 - Other Banks

Income Statement Evolution



Company contact info

Mkunazini Building
2nd Floor
Kiungani Street
Dar es Salaam

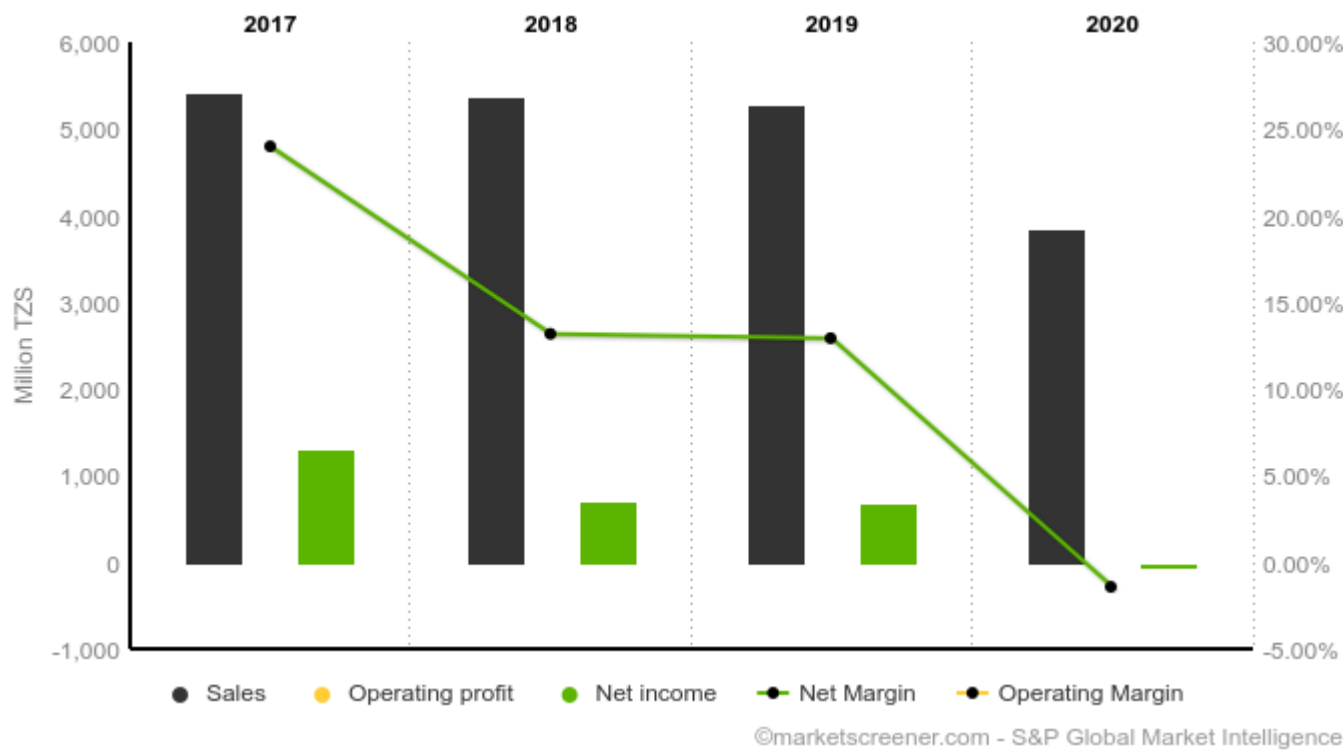
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web site : <http://www.yetumfplc.co.tz>

YETU MICROFINANCE BANK PLC

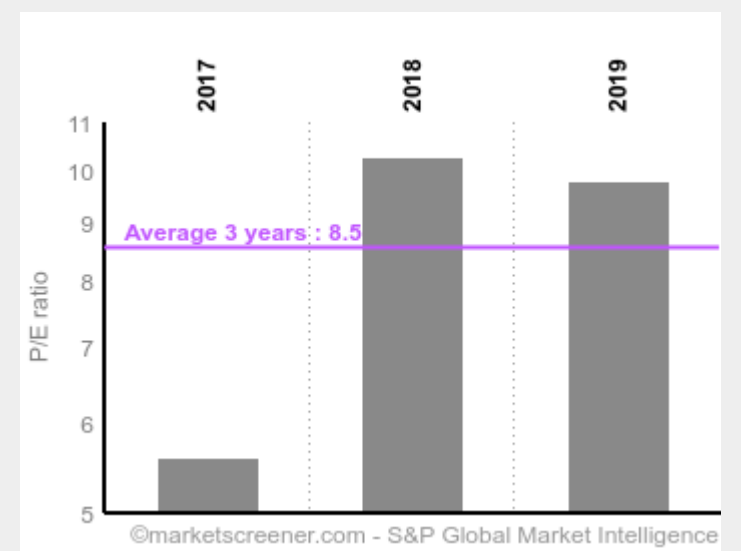
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Financials and Forecast

Income Statement Evolution : Past and Forecast



Price Earning Ratio

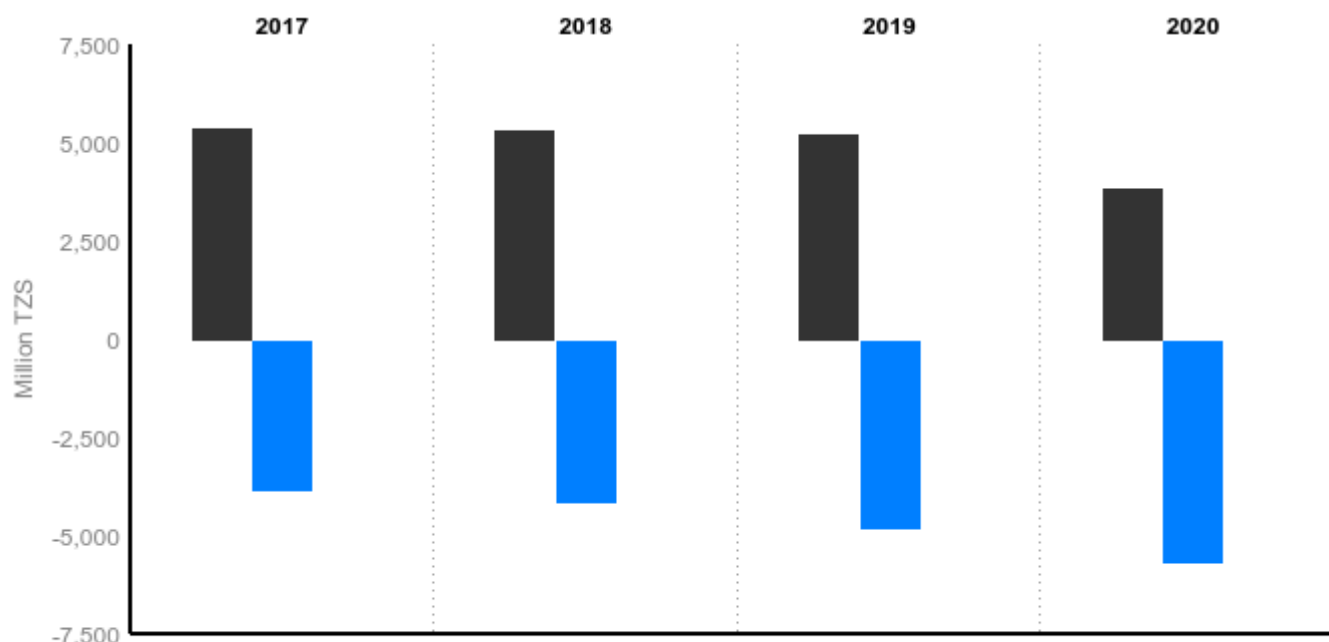


Annual Income Statement Data : Past and Forecast

Fiscal Period: December	2017	2018	2019	2020
Net sales ¹	5 420	5 377	5 274	3 860
EBITDA	-	-	-	-
Operating profit (EBIT)	-	-	-	-
Operating Margin	-	-	-	-
Pre-Tax Profit (EBT) ¹	1 812	968	796	-314
Net income ¹	1 300	708	681	-54,9
Net margin	24,0%	13,2%	12,9%	-1,42%
EPS ²	107	58,5	56,3	-4,54
Free Cash Flow	-	-	-	-
FCF margin	-	-	-	-
FCF Conversion	-	-	-	-
Dividend per Share ²	64,0	35,0	22,5	-
Announcement Date	03/27/2020	03/27/2020	05/15/2020	07/20/2021

¹ TZS in Million ² TZS

Finances - Leverage : Past and Forecast



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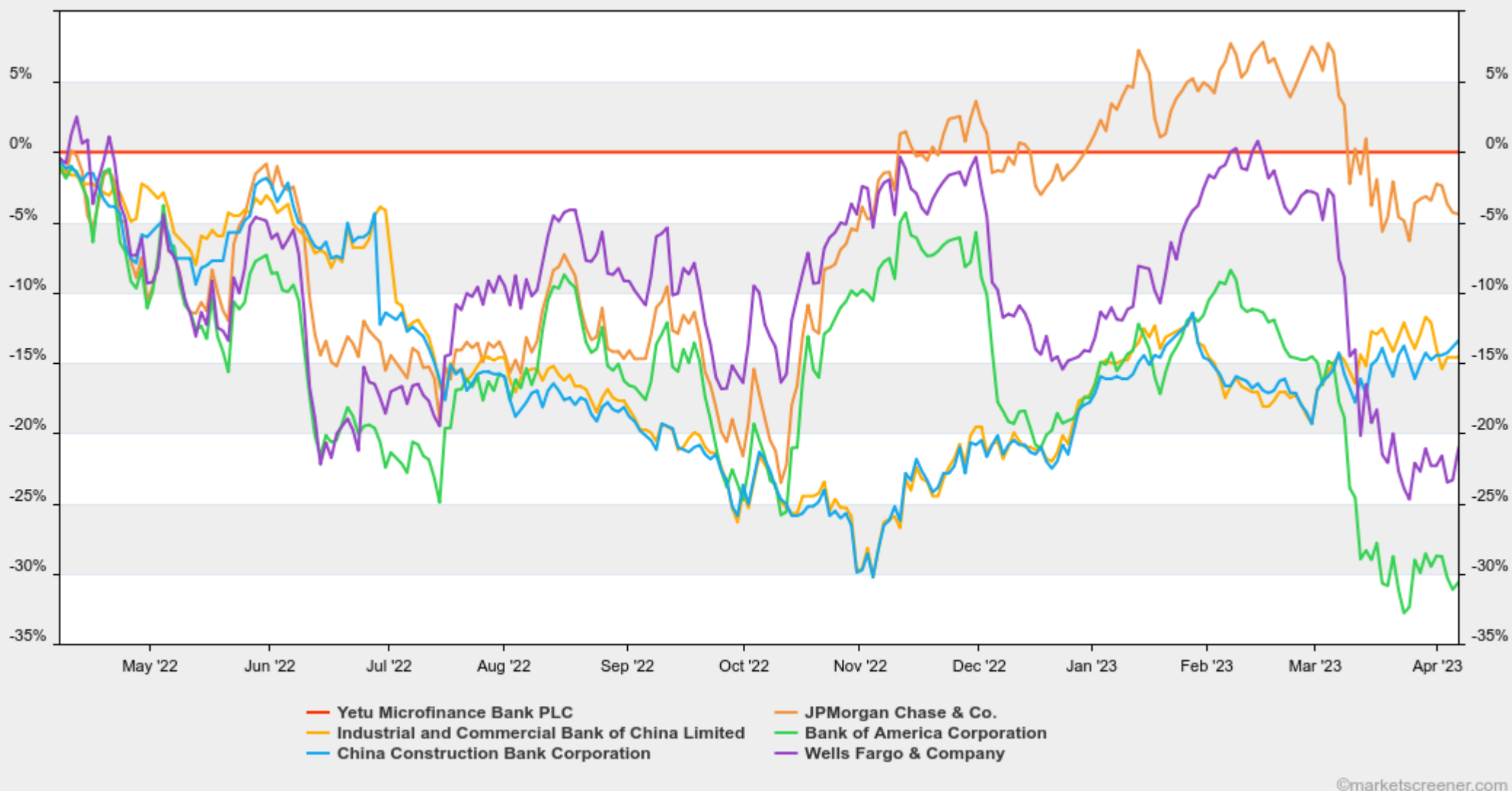
<https://www.marketscreener.com>

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Sector and Competitors

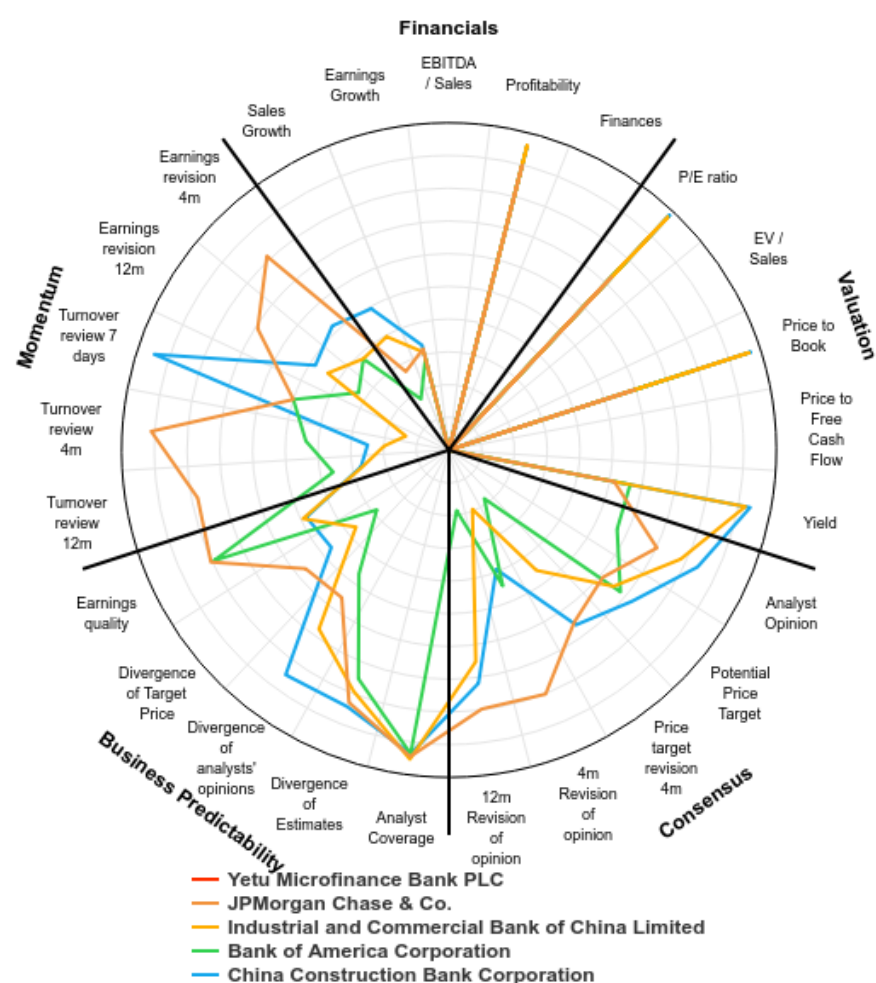
Chart Sector



Subsector Other Banks

	1st Jan change	Capi. (M\$)	Investor Rating	ESG
YETU MICROFINANCE BANK PLC	0.00%	3	-	-
JPMORGAN CHASE & CO.	4.94%	412 072	★★★★★	C
INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	7.96%	239 804	★★★★★	B-
BANK OF AMERICA CORPORATION	-11.62%	233 257	★★★★★	C+
CHINA CONSTRUCTION BANK CORPORATION	5.11%	166 506	★★★★★	B-
WELLS FARGO & COMPANY	2.03%	158 081	★★★★★	C
BANK OF CHINA LIMITED	12.32%	156 136	★★★★★	B-
HSBC HOLDINGS PLC	17.80%	150 089	★★★★★	C+
ROYAL BANK OF CANADA	-2.68%	129 174	★★★★★	C+
CHINA MERCHANTS BANK CO., LTD.	-9.45%	119 803	★★★★★	B-
HDFC BANK LIMITED	-1.08%	109 200	★★★★★	B-
THE TORONTO-DOMINION BANK	-9.90%	109 139	★★★★★	A-
COMMONWEALTH BANK OF AUSTRALIA	-6.63%	108 449	★★★★★	B-
MITSUBISHI UFJ FINANCIAL GROUP, INC	8.88%	83 539	★★★★★	A-
ICICI BANK LIMITED	5.30%	79 580	★★★★★	B-
POSTAL SAVINGS BANK OF CHINA CO., LTD.	10.10%	74 824	★★★★★	C
BNP PARIBAS	5.30%	73 029	★★★★★	B-
STATE BK OF INDIA	-5.70%	62 650	★★★★★	C
BANK OF MONTREAL	-4.46%	61 393	★★★★★	A-
THE BANK OF NOVA SCOTIA	-0.32%	59 450	★★★★★	A-
DBS GROUP HOLDINGS LTD	-8.87%	59 344	★★★★★	B

Ratings

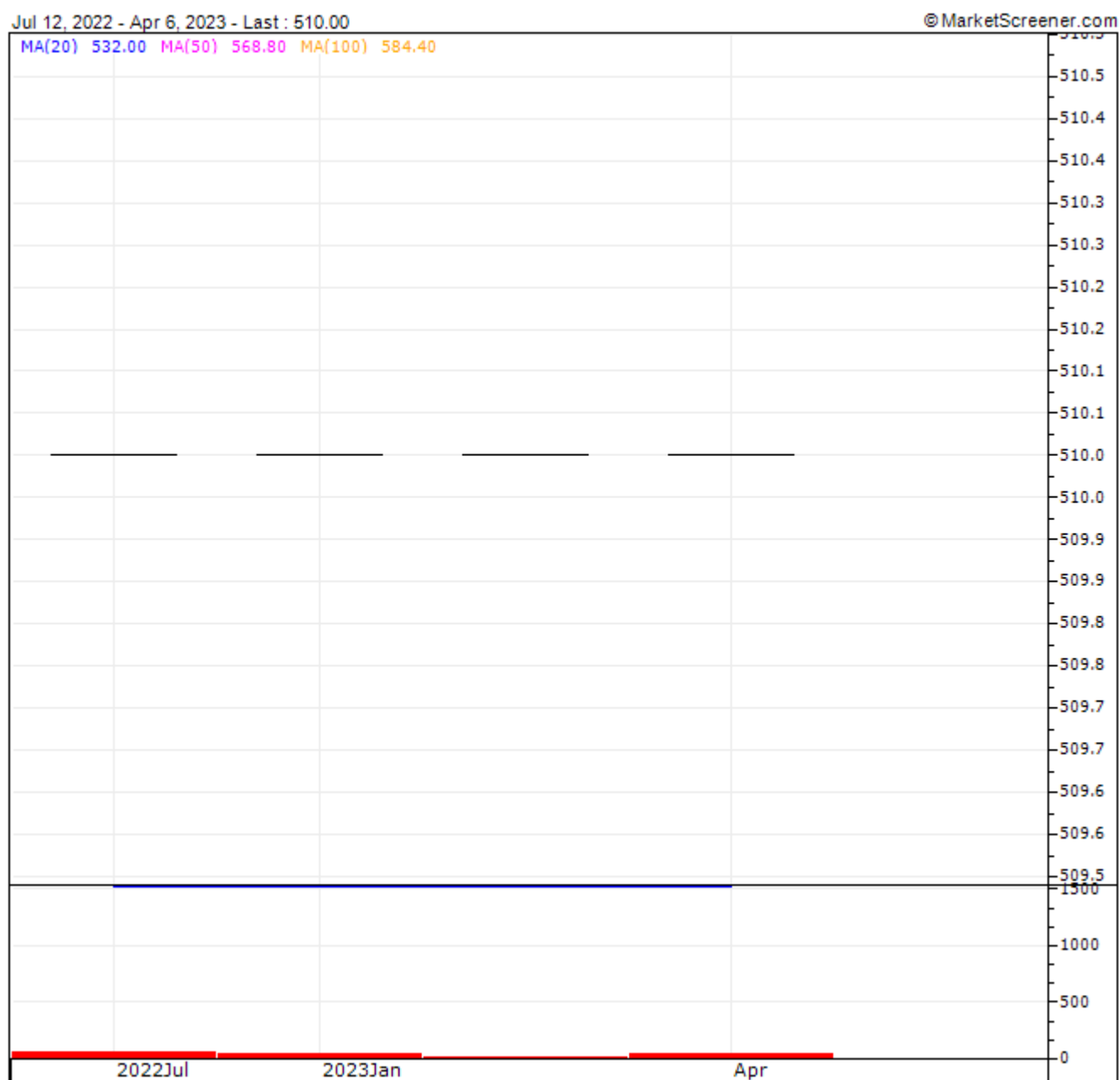


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Technical Analysis

Daily chart



Basic data

Number of securities	36 972 249
Capitalization TZS	18 855 846 990
Capitalization USD	2 603 825
Free-Float	8.9%

Performance

1 day	0.00%	
5 days	0.00%	
1 week	0.00%	
Current month	0.00%	
1 month	0.00%	
3 months	0.00%	
6 months	0.00%	
Current year	0.00%	
1 year	0.00%	
3 years	-7.27%	█
5 years	-15.00%	█

Weekly chart

