

UMUCHINEMERE PROCREDIT MICROFINANCE BANK LIMITED

THE YEAR AT A GLANCE

	2012	2011	%Change
	N	N	
Cash and Short-Term Funds	1,321,099,409	1,306,548,846	1
Investments	18,728,203	30,028,203	(38)
Loans and Advances	413,117,072	394,122,450	5
Other Assets	54,566,366	32,432,237	68
Fixed Assets	76,800,534	62,231,079	23
Deposits	1,275,267,886	1,347,007,080	(5)
Taxation	6,719,279	4,300,000	56
Dividend Proposed	30,570,676	8,215,164	272
Current Liabilities	18,367,723	11,440,595	61
Share Capital	277,915,236	274,266,570	1
Share Premium	14,308,102	12,657,202	13
Statutory Reserve	177,578,773	119,135,423	49
Revenue Reserve	69,011,373	41,138,698	68
Interest Income	113,350,492	35,024,543	224
Other Income	245,724,086	206,446,119	19
Interest Expenses	-10,598,420	(5,791,445)	83
Operating Expenses	-190,037,830	(134,676,978)	41
Provision for Risk Assets	-21,289,092	(50,898,022)	(58)
Provisions for Depreciation	-16,262,536	(13,556,575)	20
Provision for Taxation	-4,000,000	(2,000,000)	100
Net Profit After Taxation	116,886,700	34,547,643	238
Earnings Per Share (Kobo)	42	13	
Dividend Per Share (Kobo)	11	3	