

UMUCHINEMERE PROCREDIT MICROFINANCE BANK LIMITED

THE YEAR AT A GLANCE

	2013	2012	%Change
	N	N	
Cash and Short-Term Funds	1,333,694,259	1,321,099,409	1
Investments	18,728,203	18,728,203	0
Loans and Advances	573,820,650	413,117,072	39
Other Assets	80,248,572	54,566,366	47
Fixed Assets	92,876,509	76,800,534	21
Deposits	1,403,631,726	1,275,267,886	10
Taxation	5,384,467	6,719,279	-20
Dividend Proposed	45,084,990	30,570,676	47
Current Liabilities	23,380,331	18,367,723	27
Share Capital	300,566,603	277,915,236	8
Share Premium	18,365,737	14,308,102	28
Statutory Reserve	217,165,270	177,578,773	22
Revenue Reserve	63,512,880	69,011,373	-8
Interest Income	136,812,084	113,350,492	21
Other Income	248,620,911	245,724,086	1
Interest Expenses	(14,730,008)	(10,598,420)	39
Operating Expenses	(226,227,499)	(190,037,830)	19
Provision for Risk Assets	(48,145,617)	(21,289,092)	126
Provisions for Depreciation	(13,156,877)	(16,262,536)	-19
Provision for Taxation	(4,000,000)	(4,000,000)	0
Net Profit After Taxation	79,172,994	116,886,700	-32
Earnings Per Share (Kobo)	26	42	-38
Dividend Per Share (Kobo)	15	11	36