

UMUCHINEMERE PROCREDIT MICRO FINANCE BANK NIGERIA LIMITED
BALANCE SHEET AS AT 31ST DECEMBER, 2014

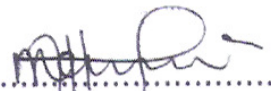
ASSETS	NOTES	2014 N	2013 N
Cash and Short-Term Funds	1	1,536,344,783	1,333,694,259
Investments	2	53,393,326	18,728,203
Loans and Advances	3	720,218,942	573,820,650
Other Assets	4	121,457,317	80,248,572
Fixed Assets	5	102,938,449	92,876,509
Total Assets		2,534,352,817	2,099,368,193
LESS: LIABILITIES			
Deposits	6	1,583,611,877	1,403,631,726
CBN/ENSG -MSMED FUND		150,530,000	0
Taxation Payable	7	11,910,346	5,384,467
Dividend Payable	8	75,914,165	67,361,179
Other Liabilities	9	26,352,818	23,380,331
Total Liabilities		1,848,319,206	1,499,757,703
NET ASSETS		686,033,611	599,610,490
CAPITAL AND RESERVES			
Share Capital	10	324,753,646	300,566,603
Share Premium	11	19,662,879	18,365,737
Statutory Reserve	12	273,615,031	217,165,270
Revenue Reserve	13	68,002,055	63,512,880
Shareholders' Funds		686,033,611	599,610,490

These Financial Statements were approved by the Board of Directors on March 02, 2015 and signed on its behalf by:



 Msgr. Prof. Obiora Ike

Chairman



 Eketé Nnenna M. (Mrs)

Managing Director