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**CENTRAL BANK OF NIGERIA, LAGOS**

**OTHER FINANCIAL INSTITUTIONS DEPARTMENT**

FORM MMFBR 300

MONTHLY STATEMENT OF ASSETS AND LIABILITIES AS AT 30/9/2008

**ASSETS**

MICRO-FINANCE BANK NAME Umuchinemere-Procredit Microfinance Bank  
 MICRO-FINANCE BANK CODE .....  
 STATE NAME Enugu  
 STATE CODE .....  
 LOCAL GOVERNMENT NAME Enugu South  
 LOCAL GOVERNMENT CODE .....

Item Code	Item Description	Amount N'000	Amount N'000	Amount N'000
10000	<b>ASSETS</b>			
10100	<b>CASH:</b>			
10110	Notes		12,408.34	
10120	Coins		46.26	
10130	<b>Total Cash</b>			12,454.60
10200	<b>DUE FROM:</b>			
10210	<b>Banks in Nigeria:</b>			
10220	Balances with Banks (Specify, MMFBR 221)		118,322.83	
10300	<b>Placement with Banks/Discount Houses:</b>			
10310	Secured with Treasury Bills (Specify, MMFB)		-	
10320	Unsecured (Specify, MMFBR 321)	541,000.00		
10330	<b>Total Placement with Banks/Discount Houses</b>		541,000.00	
10400	<b>Total Due From</b>			659,322.83
10500	<b>SHORT TERM INVESTMENTS:</b>			
10510	Treasury Bills			15,000.00
10600	<b>LONG-TERM INVESTMENTS:</b>			
10610	Quoted Companies		200,000.00	
10620	Unquoted Companies		-	
10630	Subsidiary Companies		-	
10640	Others (Specify, MMFBR 641)		50,197.90	
10650	<b>Total Long-Term Investments</b>			250,197.90
10700	<b>LOANS AND ADVANCES/LEASES</b>			
10710	Micro Loans (Specify, MMFBR 711)		63,791.96	
10720	Small and Medium Enterprises Loans		32,402.69	
10725	Bills Discounted		-	
10730	Hire Purchase		-	
10740	Advances Under Micro-Leases		68,838.93	
10745	Other Loans (Specify, MMFBR 746)		108,379.28	
10750	Staff Loans		11,549.77	
10760	<b>Total Loans and Advances/Leases</b>			284,962.63
10770	Specific Loan/Lease Loss Provision (Specify, MMFBR 771)		-	
10780	General Loan/Lease Loss Provision		-	
10790	<b>Total Loan/Lease Loss Provision</b>			-
10795	<b>Net Loans and Advances</b>			284,962.63
10800	<b>OTHER ASSETS:</b>			
10810	Total Other Assets (Specify, MMFBR 811)		10,104.80	
10880	Provision for Losses on Other Assets		-	
10890	<b>Other Assets (Net)</b>			10,104.80
10900	<b>FIXED ASSETS</b>			
10910	Freehold Land and Building		21,492.39	
10920	Leasehold Land and Building		6,851.17	
10930	Plant and Machinery		758.60	
10940	Furniture and Fixtures		17,039.16	
10950	Motor Vehicles		9,402.60	
10960	Office Equipment		5,633.06	
10960	<b>Total Fixed Assets</b>		61,176.98	
10870	Less Accumulated Depreciation		-	
10880	<b>Net Fixed Assets</b>			61,176.98
10900	<b>TOTAL ASSETS</b>			1,293,219.74
20100	<b>LIABILITIES</b>			
20100	<b>DEPOSITS:</b>			

20110	Demand Deposits		179,551.02	
10120	Mandatory Deposits		-	
20125	Voluntary Savings Deposits		523,604.06	
20130	Time/Term Deposits		98,971.93	
20140	Other Deposits (Specify, MMFBR 141)		-	
20200	<b>Total Deposits</b>			<b>802,127.01</b>
20300	<b>TAKINGS FROM:</b>			
20310	Banks in Nigeria (Specify, MMFBR 312)		-	
20320	Other Institutions (Specify, MMFBR 322)		-	
20330	<b>Total Takings</b>			<b>-</b>
20450	<b>Re-financing Facilities (Specify, MMFBR 451)</b>			<b>-</b>
20500	<b>Other Liabilities (Specify 501)</b>			<b>134,484.92</b>
20600	<b>BORROWINGS (On-lending):</b>			
20610	Federal Government		-	
20620	State Government		-	
20630	Local Government		-	
20640	Foreign Agencies (Specify, MMFBR642)		-	
20650	Others (Specify, MMFBR 651)		-	
20660	<b>Total Borrowings</b>			<b>-</b>
20700	<b>DEBENTURE/LOAN STOCK:</b>			
20710	Redeemable Debenture		-	
20720	Irredeemable Debenture		-	
20750	<b>Total Debentures/Loans Stock</b>			<b>-</b>
20800	<b>CAPITAL</b>			
20810	Authorised Share Capital		1,000,000.00	
20820	Issued & Fully Paid-up Capital:			
20830	Ordinary Shares	172,802.15		
20840	Preference Shares	-		
20860	<b>Total Capital</b>		172,802.15	
20900	<b>RESERVES:</b>			
20910	Statutory Reserve	2,724.86		
20920	Share Premium	6,301.20		
20930	General Reserve	42,766.77		
20932	Deferred Grants/Donations Reserves (Specify)	-		
20935	Bonus Reserves	-		
20940	Revaluation Reserves	-		
20950	Other Reserves (Specify, MMFBR 951) (Currency)	56,930.97		
20960	Retained Profit/(Loss)	75,081.86		
20970	<b>Total Reserves</b>		183,805.66	
20980	<b>TOTAL CAPITAL &amp; RESERVES</b>			<b>356,607.81</b>
20990	<b>TOTAL LIABILITIES</b>			<b>1,293,219.74</b>
20955	<b>OFF-BALANCE SHEET ENGAGEMENTS (Specify, MMFBR 996)</b>			<b>-</b>

FORM MMFBR M001

MEMORANDUM ITEMS AS AT

30/9/2008

MICRO-FINANCE BANK NAME

Umuchinemere-Procredit Microfinance Bank

MICRO-FINANCE BANK CODE

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STATE NAME

Enugu

STATE CODE

.....

LOCAL GOVERNMENT NAME

Enugu South

LOCAL GOVERNMENT CODE

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		Current Month		Previous Month	
		Number	Value (N'000)	Number	Value
21100	Total New Loans Disbursed	0	0	0	0
21110	Borrowers:				
21111	Female	0	0	0	0
21112	Male	0	0	0	0
21120	Clients Drop-outs:	Number	Value (N'000)	Number	Value
21121	Female	0	0	0	0
21122	Male	0	0	0	0
21130	Depositors:				
21131	Female	0	0	0	0
21132	Male	0	0	0	0
21140	Number of Staff:	MALE	FEMALE	MALE	FEMALE
21141	Senior Staff	6	5	6	5
21142	Junior Staff	17	30	16	30
21145	Total Staff	23	35	22	35
21146	Staff Resigned, Terminated, Dismissed etc	0	0	0	0
21147	New Recruitments in the Month (Specify)	1	0	0	0
21150	Date of Last CBN/NDIC Examination	10/3/2008			
21151	Recommended Provision as at Last	0			
21160	Financial Year End	31/12/2008			
21170	Number of Branches in Operation:				
21171	Existing:	2			
21172	New	0			
21173	Closed	0			

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AUTHORISED SIGNATORY

In the event of a query, Other Financial Institutions Department may contact: (block letters please)

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AUTHORISED SIGNATORY

NAME: .....Mrs Nnenna Ekete.....

Tel No. ....042/252596 or 0803354

FORM MMFBR 1000

MONTHLY STATEMENT OF PROFIT AND LOSS ACCOUNT FOR T 30/9/2008

MICRO-FINANCE BANK NAME **Umuchinere-Procredit Microfinance Bank**  
 MICRO-FINANCE BANK CODE .....,  
 STATE NAME **Enugu**  
 STATE CODE .....,  
 LOCAL GOVERNMENT NAME **Enugu South**  
 LOCAL GOVERNMENT NAME .....

Item Code	Item Description	Amount N'000	Amount	Amount
			N'000	N'000
30000	INTEREST INCOME	36,734.87		
30100	LESS : INTEREST EXPENSES	(12,806.34)		
<b>30110</b>	<b>NET INTEREST INCOME</b>	<b>23,928.53</b>	<b>23,928.53</b>	
<b>30200</b>	<b>OTHER INCOME:</b>			
30210	COMMISSION	18,268.34		
30220	FEES/CHARGES	5,185.73		
30230	INCOME FROM INVESTMENTS	11,143.56		
30240	OTHER INCOME FROM NON-FINANCIAL	63,253.16		
<b>30250</b>	<b>TOTAL OTHER INCOME</b>		<b>97,850.79</b>	
<b>30300</b>	<b>NET TOTAL INCOME</b>			<b>121,779.32</b>
<b>31000</b>	<b>OPERATING EXPENSES:</b>			
31100	STAFF COST		33,363.50	
31110	DIRECTORS REMUNERATION AND		1,610.00	
31120	DEPRECIATION		3,119.69	
31130	PROVISION FOR BAD DEBTS		-	
31140	BAD DEBTS WRITTEN-OFF		-	
31150	PENALTIES PAID		-	
31160	OVERHEADS		27,269.36	
<b>31170</b>	<b>LESS : TOTAL OPERATING EXPENSES:</b>			<b>65,362.55</b>
<b>31180</b>	<b>PROFIT/(LOSS) BEFORE TAX</b>			<b>56,416.77</b>
31190	LESS : PROVISION FOR TAXATION			
<b>31200</b>	<b>PROFIT/(LOSS) BEFORE TAX</b>			<b>56,416.77</b>
31210	EXTRA ORDINARY ITEMS (EOI)			-
31220	TAX ON EOI			-
<b>31200</b>	<b>PROFIT/(LOSS) AFTER EOI</b>			<b>56,416.77</b>

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