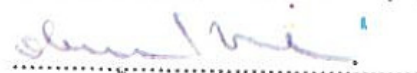




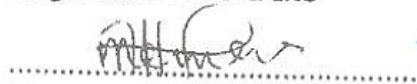
UMUCHINEMERE PROCREDIT MICRO FINANCE BANK NIGERIA LIMITED BALANCE SHEET AS AT 31ST DECEMBER, 2009

ASSETS	NOTES	2009 N	2008 N
Cash and Short-Term Funds	1	997,264,730	651,111,246
Investments	2	18,048,203	248,855,400
Loans and Advances	3	217,018,015	223,830,253
Other Assets	4	24,514,704	9,387,097
Fixed Assets	5	72,744,468	61,873,866
Total Assets		1,329,590,120	1,195,057,862
LESS: LIABILITIES			
Deposits	6	944,935,515	808,153,591
Taxation Payable	7	1,800,000	3,005,575
Dividend Payable	8	14,702,512	41,844,095
Other Liabilities	9	7,593,247	89,194,072
Total Liabilities		969,031,274	942,197,333
NET ASSETS		360,558,846	252,860,529
CAPITAL AND RESERVES			
Share Capital	10	222,181,572	183,083,833
Share Premium		9,658,779	7,716,711
Statutory Reserve	11	88,140,950	54,811,695
Revenue Reserve	12	18,359,388	7,248,290
Bonus Issue Reserve		22,218,157	-
Shareholders' Funds		360,558,846	252,860,529

These Financial Statements were approved by the Board of Directors on 22nd April, 2010 and signed on its behalf by:



Msgr. Prof. Obiora Ike Chairman



Ekte Nnenna M. (Mrs) Managing Director

The accompanying notes form part of these Financial Statements.

