

## Corporate Deposits

UFC's Corporate Deposits is a secure investment option for the smart investor offering highly attractive returns. We accept deposits in slabs of RO 10,000 or more for tenure of 12 months or more. \*Competitive interest rates offered on deposits. A consistent performance and steady growth over the years has proved that UFC Corporate Deposits can only be a lucrative investment.

### Proven Track Record

UFC was set up in 1997 and is listed in the Muscat Securities Market and Bahrain Stock Exchange. It was set into motion by 20 promoters, who contributed to over 60% of the issued capital.

Trusted by over 1000 shareholders, UFC was awarded the Oman Award for Excellence for Investment Project of the Year 2000. Today, UFC is the highest capitalised amongst NBFIs.

### IPO Oversubscribed

UFC's IPO in 1997 was oversubscribed 109 times, a record that has remained unsurpassed till date.

### Successful Bonds Issue

UFC was the first NBFi to issue Convertible and Non-Convertible Debt Bonds to the general public in Oman and mobilised an aggregate of RO 6.7 million from the market. United finance was rated as the no 1 Finance company in Oman by Business today in their first ever ranking of finance companies.

### Excellent Stock and Cash Dividends Record

UFC adopts a prudent policy of consistently rewarding its stakeholders through a balanced mix of cash and stock dividends. A good maturity profile also states that the company has the ability to pay on time. Dividend Disbursement

: Dividend YEAR 2011 2012 2013 2014 Cash 10% 8% 6% 7% Stock -10% -13%

Two Successful Rights Issues  
UFC has two successful Rights Issues, one in 2003 (15% Rights Issue) and the second in 2005 (50% Rights Issue) and third in 2008 (20% Rights). The 2008 issue mobilized RO 5,708,897 of fresh equity to augment growth and expansion plans.

### Good Interest Coverage Ratio

UFC has an Interest Coverage Ratio of 1.32 as on December 2010. Successful Private Placement Issues  
In 2004, UFC successfully completed a private placement of 1,121,937 equity shares at a premium of 600 baizas per share with Global Investment House, a leading investment bank in Kuwait.

Increase in Net Worth and Total Income  
UFC's Net Worth has increased from RO 37,442 million in 2013 to RO 40,753 million in 2014 and total income has increased from 11,559 million to 12,262 million.

Regulated by CBO and CMA  
UFC is regulated by Central Bank of Oman and Capital Market Authority, Oman.

Company's growth at a glance  
: Particulars 2012 RO Millions 2013 RO Millions 2014 RO Millions  
Total Assets 103,888 117,103 119,159  
Share Capital 25,001 27,501 27,501  
Net worth 35,802 37,442 40,753  
Finance Debtors 97,941 112,466 114,709  
Provision for Impairment Nil Nil Nil  
Bank Borrowings 59,683 71,748 70,684  
Bonds Nil Nil Nil  
Gross Income 9,394 11,559 12,262  
Net Finance Income 6,318 7,871 8,509  
Net Profit 3,397 3,640 4,961