

## FINANCE COMPANIES AT A GLANCE 27.71MN

	Weights Score	MFC		Oman ORIX		AOFS		TFC		UFC		NFC	
		Value	Score	Value	Score	Value	Score	Value	Score	Value	Score	Value	Score
Total Assets (ROmn)	1	38.91	4	28.65	2	42.15	5	24.60	1	57.73	6	27.71	3
EPS (RO)	5	0.285	30	0.250	25	0.249	20	0.148	15	0.147	10	0.014	5
Return on equity (%)	5	16.79	25	17.94	30	14.03	20	10.33	10	12.42	15	1.02	5
Return on capital (%)	5	29.22	30	25.04	25	24.91	20	12.83	10	16.21	15	1.41	5
Growth in gross loans (%)	5	6.66	10	23.56	25	16.94	15	34.43	30	18.31	20	-6.32	5
Net profit growth (RO'000)	5	169	20	860	30	105	15	247	25	23	10	-237	5
Net profit growth (%)	5	9.0	20	219.4	30	6.9	15	44.5	25	1.2	10	-69.9	5
Efficiency (Op. expense to Op. income) (%)	5	31.6	25	52.12	5	34.90	15	33.01	20	30.6	30	43.2	10
Spread (%)	4	87.19	24	73.43	4	81.05	20	74.90	8	75.37	12	75.87	16
<b>TOTAL SCORE</b>			<b>188</b>		<b>176</b>		<b>145</b>		<b>144</b>		<b>128</b>		<b>59</b>

## GROWTH INDICATORS

	Growth in Gross loan (%)	Growth in Net Profit (RO'000)	Growth in Net Profit (%)	TOTAL SCORE
Oman ORIX	23.56	860	219.4	85
Taageer Finance	34.43	247	44.5	80
Muscat Finance	6.66	169	9.0	50
Al Omaniya	16.94	105	6.9	45
United Finance	18.31	23	1.2	40
National Finance	-6.32	-237	-69.9	15

## PROFIT INDICATORS

	EPS (RO)	Return on Equity (%)	Return on Capital (%)	TOTAL SCORE
Muscat Finance	0.285	16.79	29.22	85
Oman ORIX	0.250	17.94	25.04	80
Al Omaniya	0.249	14.03	24.91	60
United Finance	0.147	12.42	16.21	40
Taageer Finance	0.148	10.33	12.83	35
National Finance	0.014	1.02	1.41	15