United Capital

# Unlocking Value in Nigeria's Financial Market

A Strategic Investment Opportunity for Nigerians in Canada

# WHO WE ARE

# OUR JOURNEY (2000-2026)

United Capital

## 2000-2002

- Started off as UBA Global Markets, a division of United Bank for Africa Plc (UBA Plc)
- The company was incorporated as UBA Capital, a subsidiary of UBA Plc on the 14th of March 2002

## 2005 - 2007

- Established United Metropolitan Life, a joint venture with Metropolitan International Holdings
- Acted as Lead Arranger to the First Mortgage Securitisation in Nigeria involving a US$130.6 million mortgage-backed bond

## 2012 - 2013

- Spun off from UBA Plc Group to become UBA Capital Plc
- Successfully Listed on the Nigerian Exchange on January 11, 2013
- Equity capital of N1.8 Billion raised by way of Rights Issue

## 2014 - 2016

- The company made a change of name from UBA Capital to United Capital Plc
- Acted as Lead Issuing House & Underwriter to the N30.50 billion bond, for a Nigerian Tier I bank and structured a US$250 million Tranche 1 Crude pre-payment facility for the Democratic Republic of Congo-based Orion Oil
- Divested stake in United Metropolitan Life

## 2017 - 2018

- Participated as a local Book runner on the US$300 million FGN Diaspora Bond
- Launched the $10million Eurobond fund and ₦2bn Wealth for women fund
- The Company's total Shareholders' Funds stood at over ₦19.59 Billion

## 2020

- Expanded Operations to Ghana and Issued ₦20 billion in multi-tranche CPs
- Issued Series 1 5-year ₦10 billion bond, full commencement of consumer finance business and advised on $1.1 billion acquisition of OML 17 by Heirs Oil and Gas

## 2021 - 2025

- Launched United Capital Infrastructure Fund (UCIF), United Capital Global Fixed Income Fund and UCEE Microfinance Bank
- Obtained license to conduct business in 8 countries in WAEMU Zone

## 2026

- Recapitalised all SEC-regulated subsidiaries 14 months ahead of deadline with zero external funding
- Secured investment banking licences in Rwanda and Ethiopia , becoming the first foreign investment bank authorised to operate in Ethiopia
- Grew our footprint to 12 African countries, strengthening our capacity to serve institutional and retail clients across the continent

# BOARD OF DIRECTORS

**UCHE IKE**

Chairman,
Non-Executive Director

**PETER ASHADE**

Group Chief Executive Officer

**SUNNY ANENE**

Deputy Group Chief Executive Officer

**AYODEJI ADIGUN**

Group Executive Director &
Chief Operating Officer

**OLADIPUPO FATOKUN**

Independent Non-Executive Director

**OLULEKE OGUNLEWE**

Non-Executive Director

**SAMUEL NWANZE**

Non-Executive Director

**CHIUGO NDUBISI**

Non-Executive Director

**ROSE NAT ESHIETT**

Independent Non-Executive Director

United Capital's Board of Directors reflects a firm commitment to strong governance, regulatory compliance, and transparency, **with its composition fully aligned to SEC Code requirements and balanced for effective oversight**

The recent retirement of the former Chairman, after over a decade of service, marks a **smooth leadership transition in line with SEC directives on board tenure** and appointments, reinforcing adherence to governance best practice

Looking ahead, the Board is set for further reorganisation to strengthen oversight, **with a clear focus on increasing gender diversity through the appointment of more women into the Board**

Overall, the Board remains fully compliant and forward-looking, driving stakeholder confidence, sustainable performance, and United Capital's leadership in the industry

# EXECUTIVE MANAGEMENT TEAM OF THE COMPANY (1/2)

United Capital

**PETER ASHADE**
Group Chief Executive Officer

**SUNNY ANENE**
Deputy Group Chief Executive Officer

**AYODEJI ADIGUN**
Group Executive Director/
Chief Operating Officer

**DR. GBADEBO ADENRELE**
Managing Director,
United Capital Investment Banking

**DR. ODIRI OGINNI**
Managing Director/CEO,
United Capital Asset Management Limited

**BAWO ORITSEJAFOR**
Managing Director/CEO,
United Capital Securities Limited

**MICHAEL ABIODUN THOMAS**
Managing Director/CEO,
United Capital Trustees Limited

**ADETOLA FASUYI**
Managing Director,
United Capital Wealth Management

**ESTHER ADEOLA-BALOGUN**
Managing Director/CEO,
UCEE Microfinance Bank

**DR. LEO OKAFOR**
Group Company
Secretary/General Counsel

**OLUSEYE KOMOLAFE**
Director, Resources

**SEUN BABASOLA**
Director, Regional Operations (Nigeria)

**EJIKEME OKOLI**
Director, Regional Operations (Africa)

# EXECUTIVE MANAGEMENT TEAM OF THE COMPANY (2/2)

**SHEDRACK ONAKPOMA**
Group Chief Finance Officer

**AYODELE AKINWUNMI**
Chief Economist

**OLUREMI TINUOLU-GABRIEL**
Director, Enterprise Retail

**RITA UNUIGBOJE**
Group Head, Operations

**OLUFEMI OLAYIWOLA**
Group Chief Risk Officer

**BABATUNDE ADENUGA**
Group Head, Marketing and Corporate Communications

**OLUSEGUN OMOLOYE**
Group Head, Customer Experience Management

**ADEKUNLE OLUGBILE**
Head, Consumer Finance

**ALEX AKINDUMILA**
Group Chief Infomation Security Officer

**KAZEEM SHOMADE**
Group Head, Strategy & Sustainability

**AKINKUNMI AKINLAWON**
Group Chief Information Officer

**JOSEPH ONYEMA**
Group Head, Enterprise Performance Management

**MUSA SHONDE**
Head, Compliance

**A+**
DataPro Rating

**A-**
Rating Agusto

**1st**
Bond Issuance by a Capital Market Operator in Nigeria

**₦58.55bn**
Gross Earnings
35% YoY Growth

**₦41.18bn**
Profit Before Tax
37% YoY Growth

**₦1.76tn**
Total Assets
4%

**STRONG PRESENCE IN NIGERIA, GHANA COTE D'IVOIRE, ETHIOPIA & RWANDA**

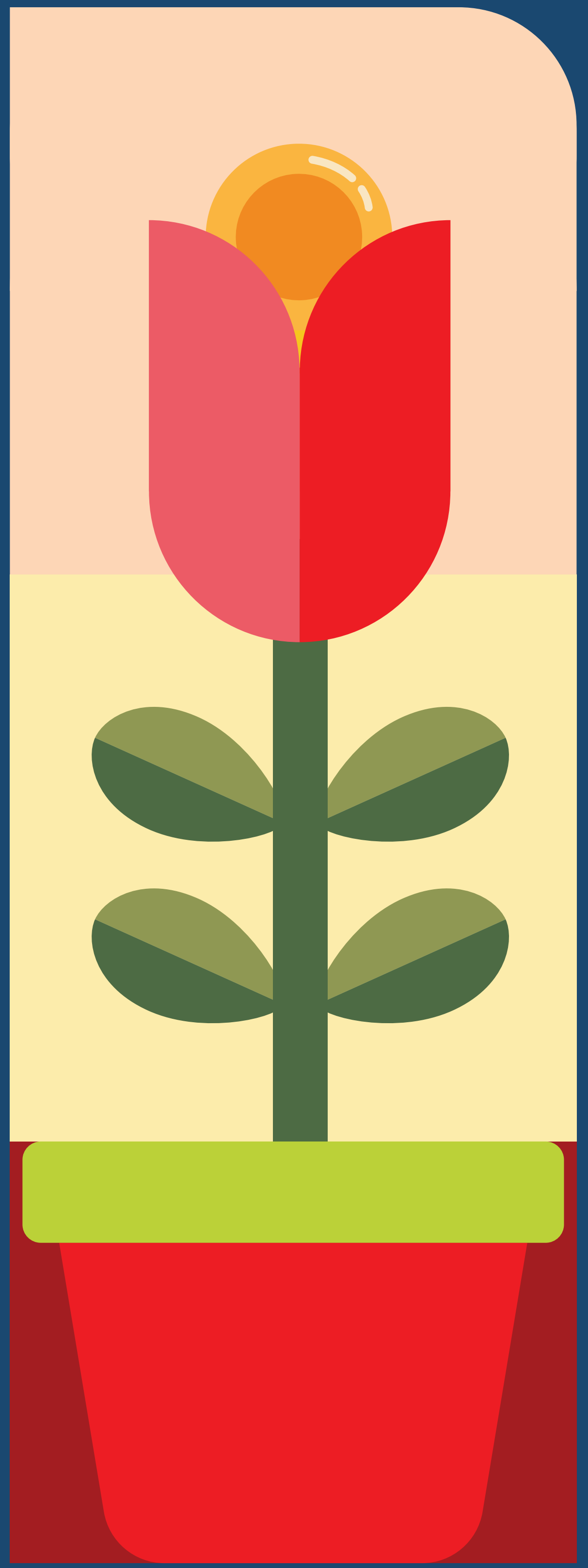
**₦149.99bn**
Shareholders' Funds
12%

**270,000+**
Shareholders

**560,000+**
Accounts

**>₦2.03tn**
Asset Under Management

Gross Earnings & PBT figures are as at FY 2025 Financial Publication



### Asset Management

- Portfolio Management
- Investment Advisory
- Wealth Management
- Mutual Funds

### Wealth Management

- HNIs and Ultra HNIs Portfolio Management
- Global Investment Management Service
- Goal-based Investment Management
- Family Office
- Philanthropy Management
- Offshore Securities Trading

### Trustees

- Private Trusts
- Public Trusts (Bond & Collective Investment Schemes)
- Corporate Trust (Debentures & Consortium Lending)

**6 DECADES OF FINANCIAL LEADERSHIP**

### Investment Banking

- Debt & Equity Capital Market
- Project Finance
- Mergers & Acquisition
- Structured Finance
- Principal Finance

**Infrastructure Fund**

### Securities

- Securities Dealing
- Equity Portfolio Management Service
- Designated Adviser to SMEs
- Stockbrokers to Primary Issues

### Digital Bank

- Instant consumer loans
- Easy Loans for Salary Earners
- Asset Backed Loans
- Margin loans for equities investors

**Best Trustee Company in Nigeria (2024)**

NGX Made of Africa Awards

**Innovative Fund Manager of the Year (2024)**

Business Day Banking and Financial Institutions (BAFI) Awards

**Stockbroking Company of the Year (2024)**

Business Day Banking and Financial Institutions (BAFI) Awards

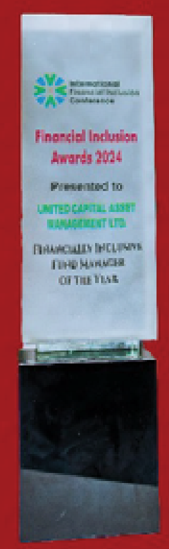
**Investment Management Firm of the Year (2024)**

Business Day Banking and Financial Institutions (BAFI) Awards

**Trustees Company of the Year(2024)**

**Financial Services Group of the Year 2024 (United Capital Group)**


**One of Africa's Fastest Growing Companies (2024)**



**Financially Inclusive Fund Manager (2024)**

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# INVESTMENT OPPORTUNITIES

## Key Reforms

- FX Market
- Tax
- Value Addition
- Infra-structure Drive
- Oil & Gas
- Power
- Solid Minerals
- Banking
- Insurance
- Pension

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**S&P Global Ratings upgrades Nigeria from "B"- to "B" with a positive outlook**

**FTSE Russell reclassifies Nigeria to frontier market from unclassified market status starting September 2026**

**Pension Fund Administrators upward revised limit for equity investment**

# SELECT GLOBAL EQUITIES MARKET PERFORMANCE IN 2025

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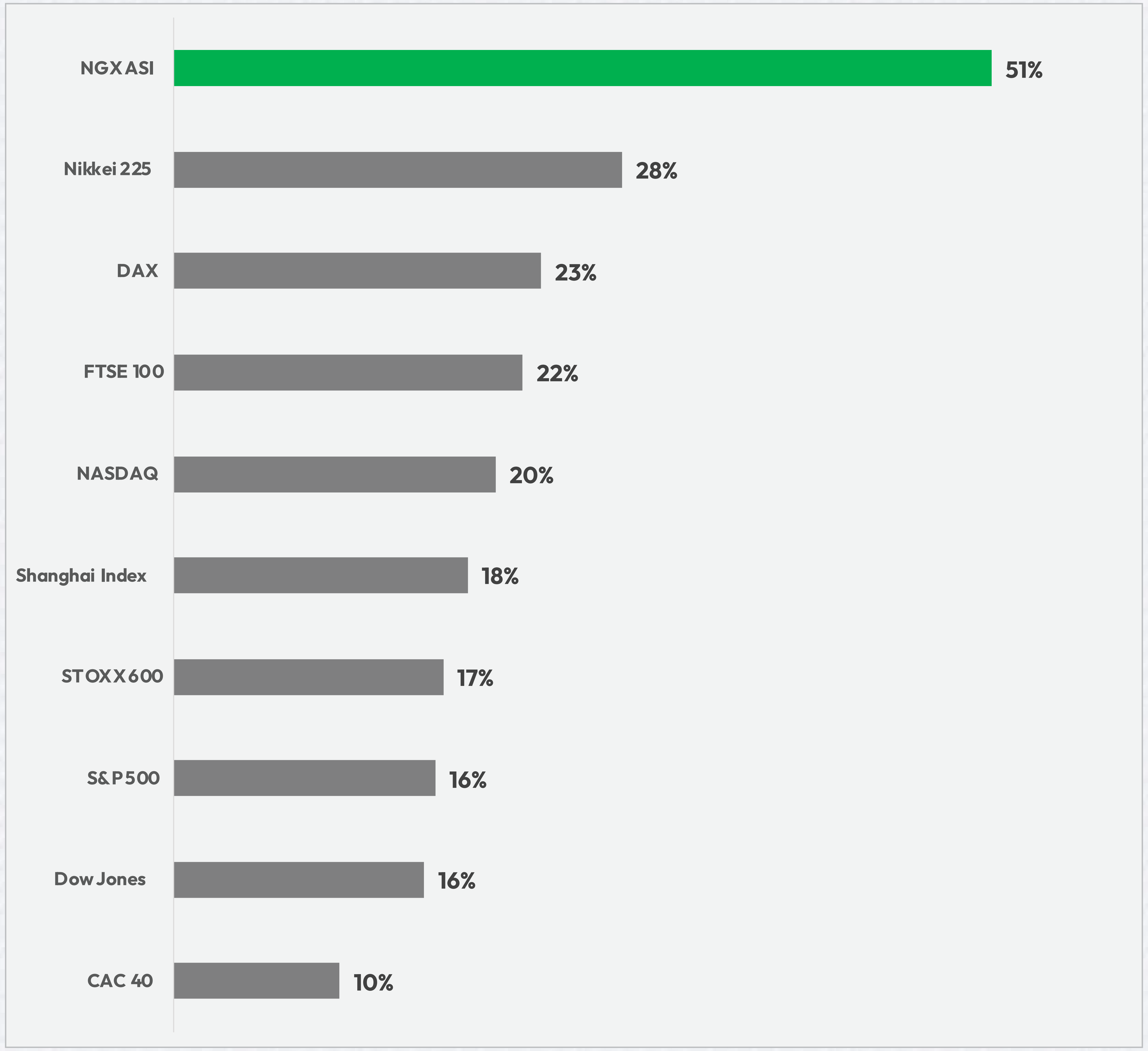
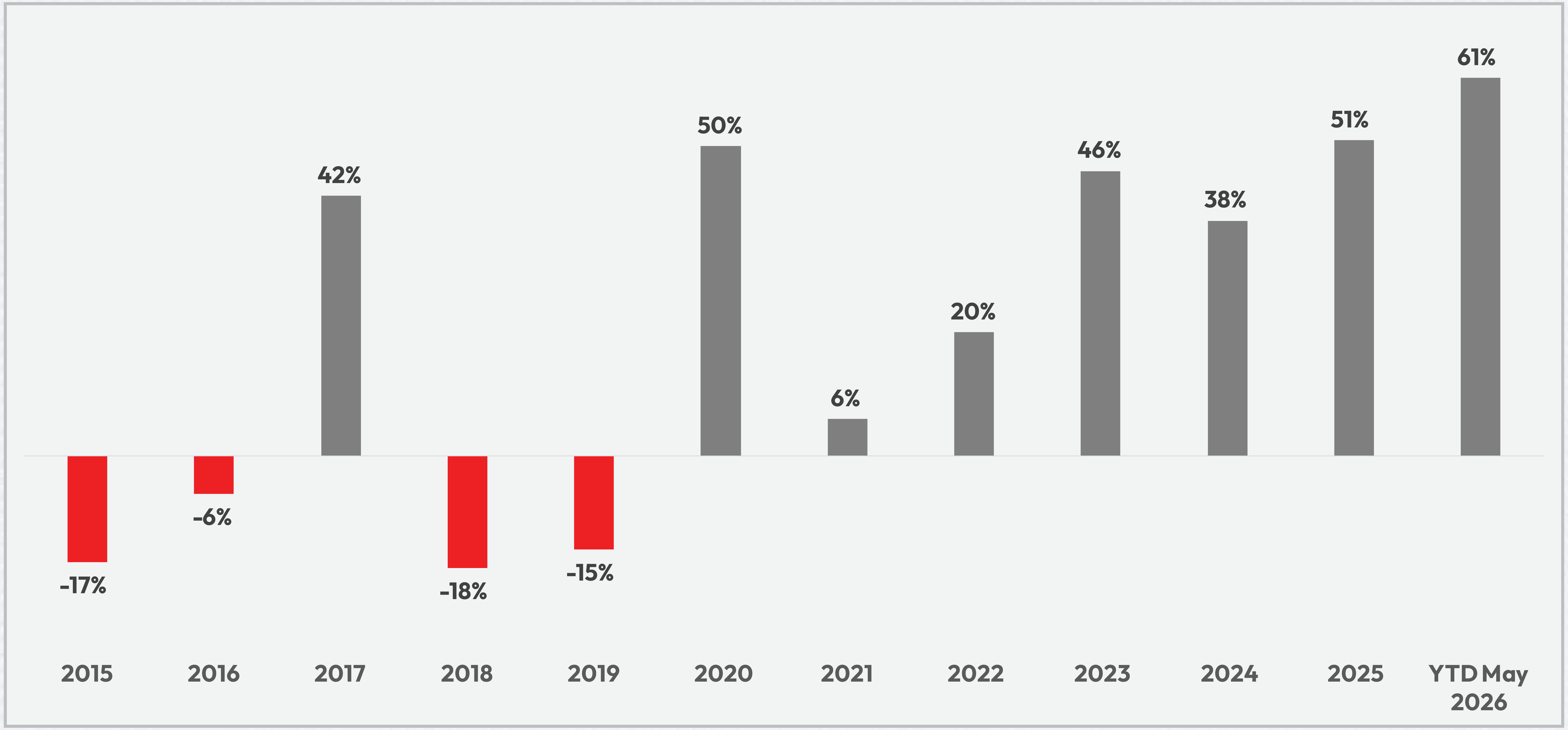



**Equities Market Performance in 2025**

| S/N | Stock Indices | Countries | Year Till Date (YTD) |
|---|---|---|---|
| 1 | NGX ASI | Nigeria | 51% |
| 2 | Nikkei 225 | Japan | 28% |
| 3 | DAX | Germany | 23% |
| 4 | FTSE 100 | United Kingdom | 22% |
| 5 | NASDAQ | United States | 20% |
| 6 | Shanghai Index | China | 18% |
| 7 | STOXX 600 | European | 17% |
| 8 | Dow Jones | United States | 16% |
| 9 | S&P 500 | United States | 16% |
| 10 | CAC 40 | France | 10% |


-17%
-6%
42%
-18%
-15%
50%
6%
20%
46%
38%
51%
61%
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
YTD May 2026

## SELECT GLOBAL EQUITIES MARKET PERFORMANCE YTD MAY 2026

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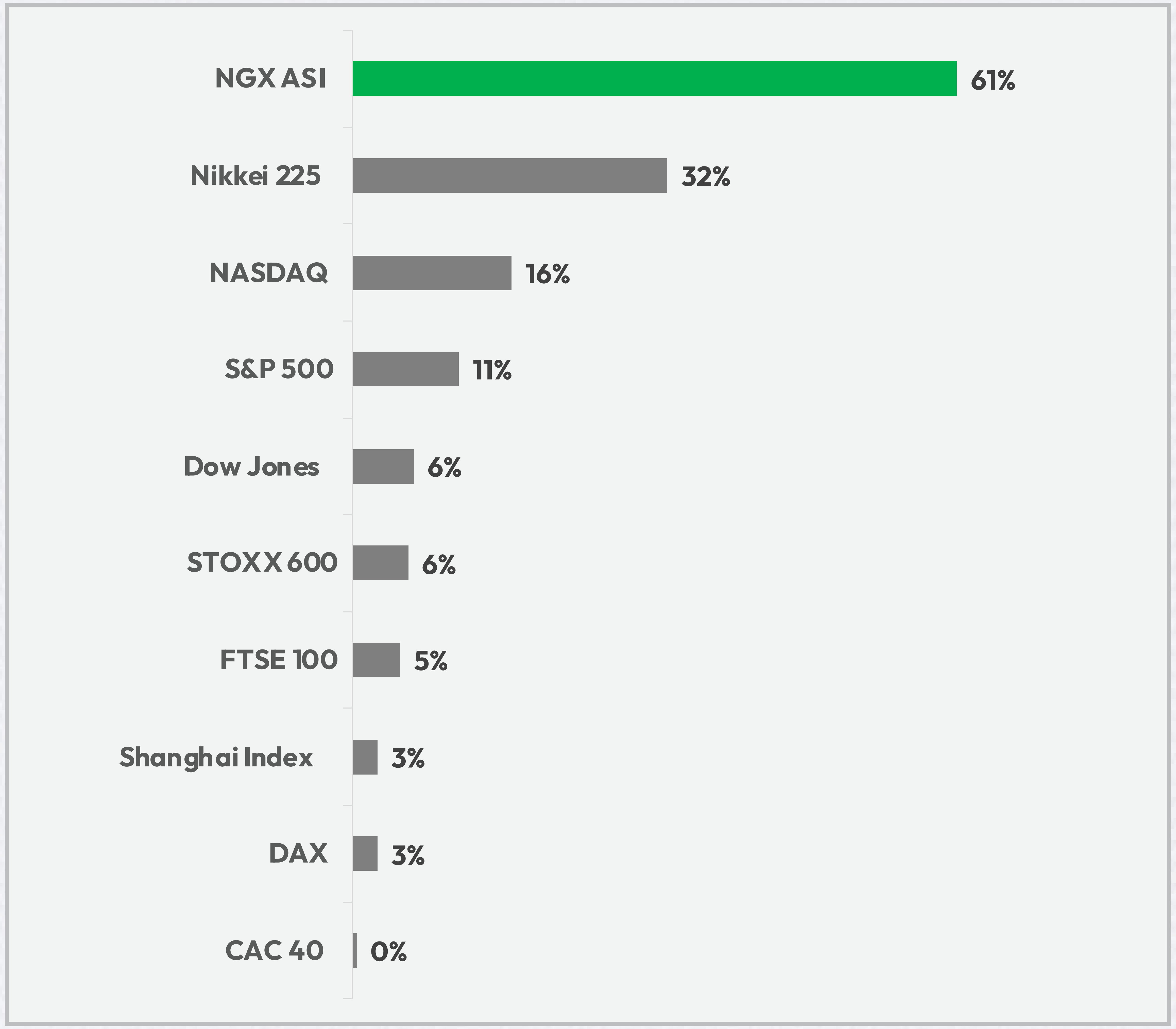
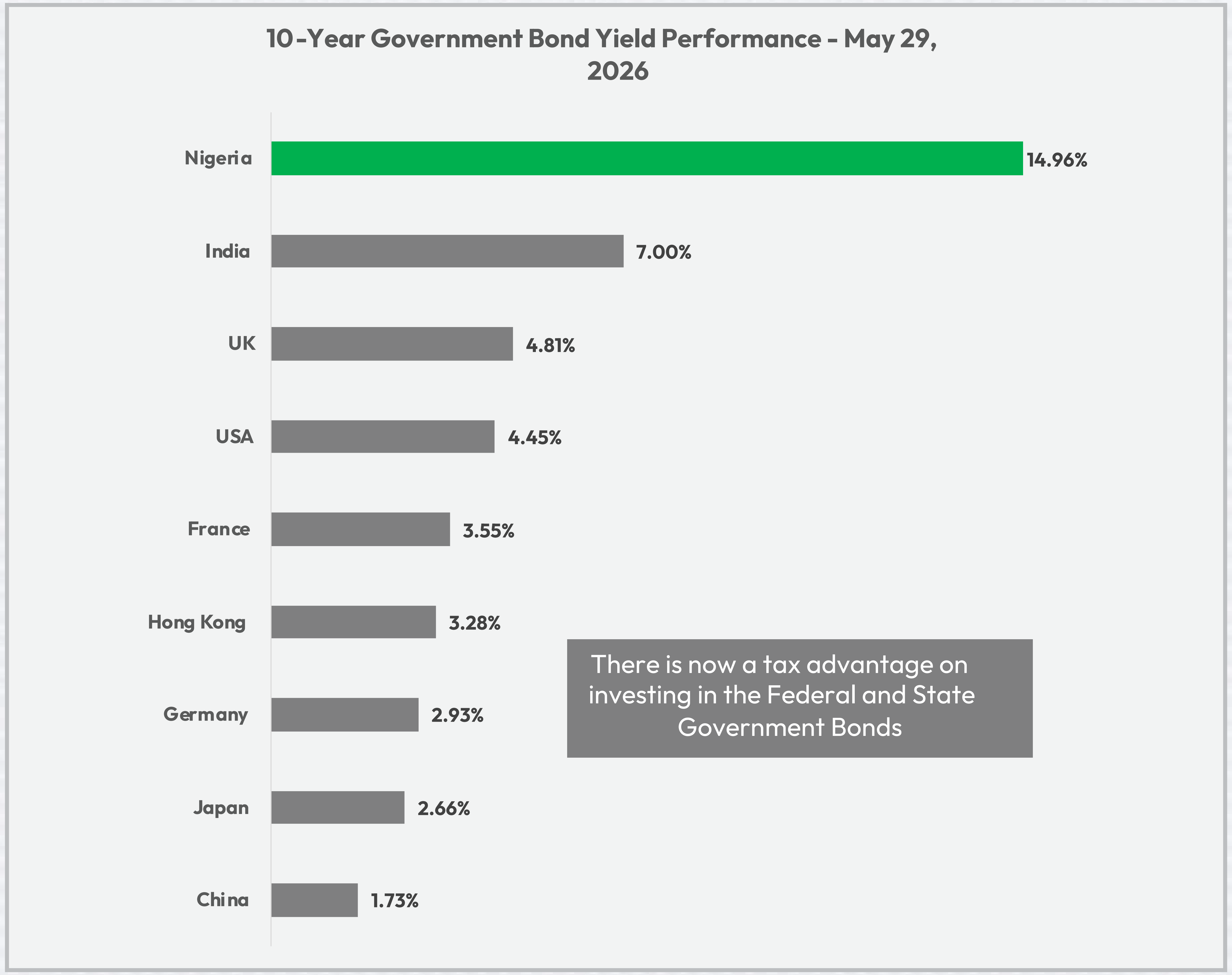



**Select Global Equities Market Performance YTD May 2026**

| S/N | Stock Indices | Countries | Year Till Date (YTD) |
|---|---|---|---|
| 1 | NGX ASI | Nigeria | 61% |
| 2 | Nikkei 225 | Japan | 32% |
| 3 | NASDAQ | United States | 16% |
| 4 | S&P 500 | United States | 11% |
| 5 | Dow Jones | United States | 6% |
| 6 | STOXX 600 | European | 6% |
| 7 | FTSE 100 | United Kingdom | 5% |
| 8 | Shanghai Index | China | 3% |
| 9 | DAX | Germany | 3% |
| 10 | CAC 40 | France | 0% |




**10-Year Government Bond Yield Performance – May 29, 2025**

| Government Bonds | December 31, 2025 | May 29, 2026 | YTD Change |
|---|---|---|---|
| Japan | 2.08% | 2.66% | 0.58% |
| India | 6.60% | 7.00% | 0.41% |
| UK | 4.47% | 4.81% | 0.34% |
| USA | 4.15% | 4.45% | 0.30% |
| Hong Kong | 3.10% | 3.28% | 0.18% |
| Germany | 2.86% | 2.93% | 0.07% |
| France | 3.56% | 3.55% | (0.01%) |
| China | 1.86% | 1.73% | (0.13%) |
| Nigeria | 16.81% | 14.96% | (1.85%) |

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# BENEFITS OF EQUITY MARKET AND FIXED INCOME SECURITIES INVESTMENTS

## EQUITY INVESTMENTS

Ownership of Companies → Compounding Returns → Bonus Issues/Dividend Payments → Capital Appreciation → Unlimited Upside

## CONSISTENT INTEREST INVESTMENTS

Capital Preservation → Regular Income Streams → Low Risk → Compounding Returns → Limited Upside

**There is an opportunity to access a loan facility from United Capital Plc to accelerate your portfolio return**

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# Portfolio Return of 317% in One Year

| Return on Some Selected Stocks in 2025 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Share Price | | | | | | | | |
| S/N | Stocks | Investment Amount | 02-Jan-25 | 31-Dec-25 | Unit Purchased | Investment Value | Dividend Per Share | Net Dividend | Profit | Increase |
| 1 | Mutual Benefits | 100,000 | 0.61 | 3.10 | 163,934.43 | 508,197 | 0.02 | 2,951 | 411,148 | 411% |
| 2 | Guinness Nigeria | 100,000 | 70.25 | 349.90 | 1,423.49 | 498,078 | - | - | 398,078 | 398% |
| 3 | Vitafoam Nigeria | 100,000 | 19.96 | 76.67 | 5,010.02 | 384,118 | 0.88 | 3,945 | 288,064 | 288% |
| 4 | Champion Breweries | 100,000 | 3.81 | 14.00 | 26,246.72 | 367,454 | 0.06 | 1,417 | 268,871 | 269% |
| 5 | Honeywell Flour Mill | 100,000 | 6.92 | 21.90 | 14,450.87 | 316,474 | - | - | 216,474 | 216% |
| Total | | 500,000 | | | | 2,074,321 | | 8,314 | 1,582,635 | 317% |

Investment of ₦6million in 6 Stocks : 02 January 2020 – 29 May 2026

**Portfolio Return**

**1,293% (12.93x)**

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Investment of ₦6million in 6 Stocks : 02 January 2020 – 29 May 2026

| Historical Return Analysis on Some Selected Stocks - 02 January 2020 – 29 May 2026 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Share Price | | | Compounding Return | | | | | | |
| S/N | Stock | Investment Amount | 02-Jan-20 | 29-May-26 | Appreciation | Units Purchased | Current Units | Investment Value | Bonus | Net Dividend | Profit | Growth |
| 1 | SEPLAT | 1,000,000 | 592.10 | 11,486.20 | 1,840% | 1,658 | 2,222 | 25,522,336 | - | 1,927,691 | 24,522,336 | 2,452% |
| 2 | ZENITHBANK | 1,000,000 | 7.20 | 131.10 | 601% | 52,513 | 115,407 | 15,129,858 | - | 2,457,624 | 14,129,858 | 1,413% |
| 3 | UBA | 1,000,000 | 109.00 | 44.50 | 518% | 136,388 | 272,448 | 12,123,936 | - | 2,209,875 | 11,123,936 | 1,112% |
| 4 | DANGCEM | 1,000,000 | 142.00 | 1,180.00 | 731% | 6,915 | 10,174 | 12,005,320 | - | 1,432,001 | 11,005,320 | 1,101% |
| 5 | MTNN | 1,000,000 | 29.20 | 820.00 | 652% | 9,009 | 11,670 | 9,569,400 | - | 652,066 | 8,569,400 | 857% |
| 6 | GTCO | 1,000,000 | 19.50 | 137.00 | 369% | 33,630 | 67,518 | 9,249,966 | - | 1,694,062 | 8,249,966 | 825% |
| Total | | 6,000,000 | | | | | | 83,600,816 | | 10,373,319 | 77,600,816 | 1,293% |

Equity investment demands patience, because its greatest benefit appears over time.
Compounding return works for investors who stay committed, irrespective of the amount invested

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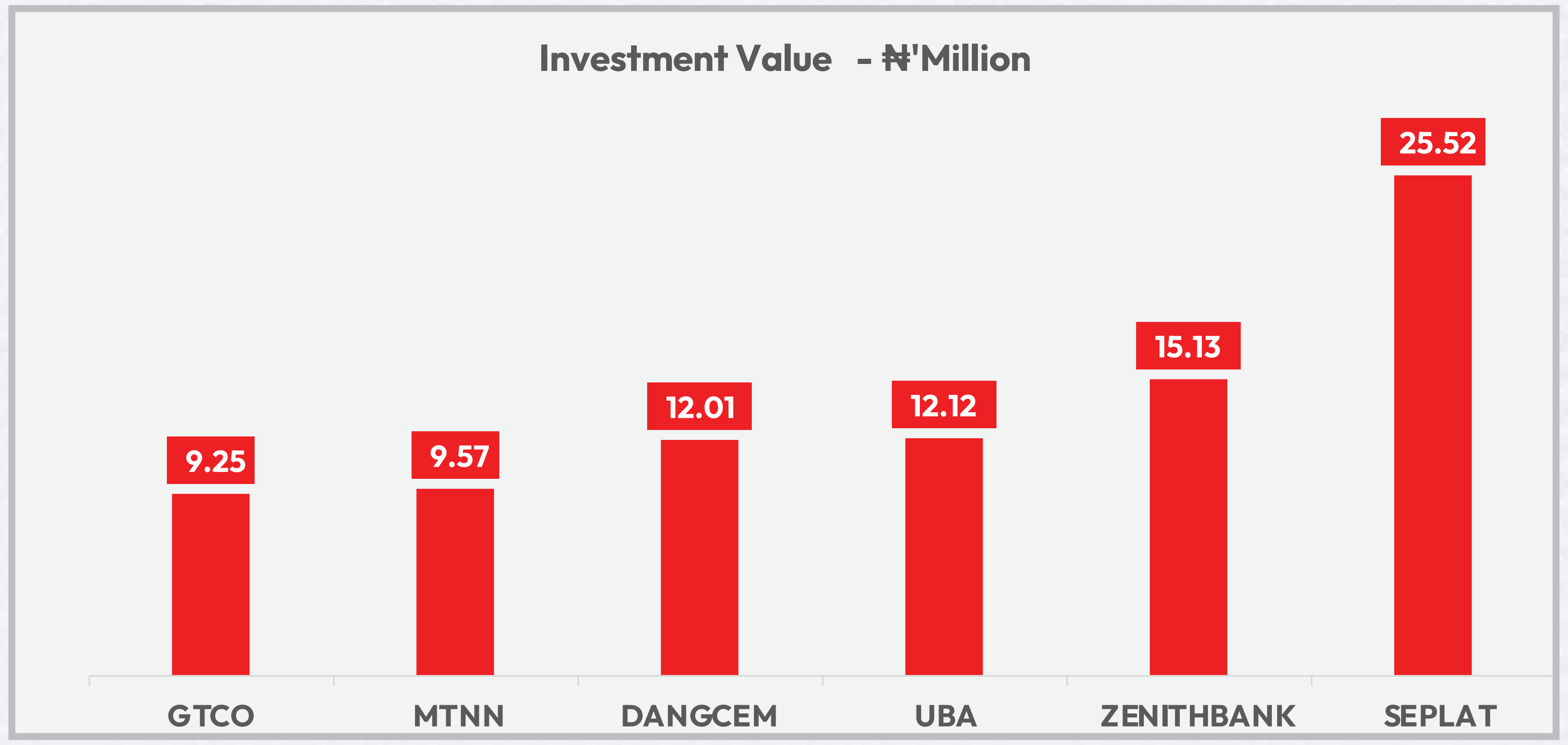
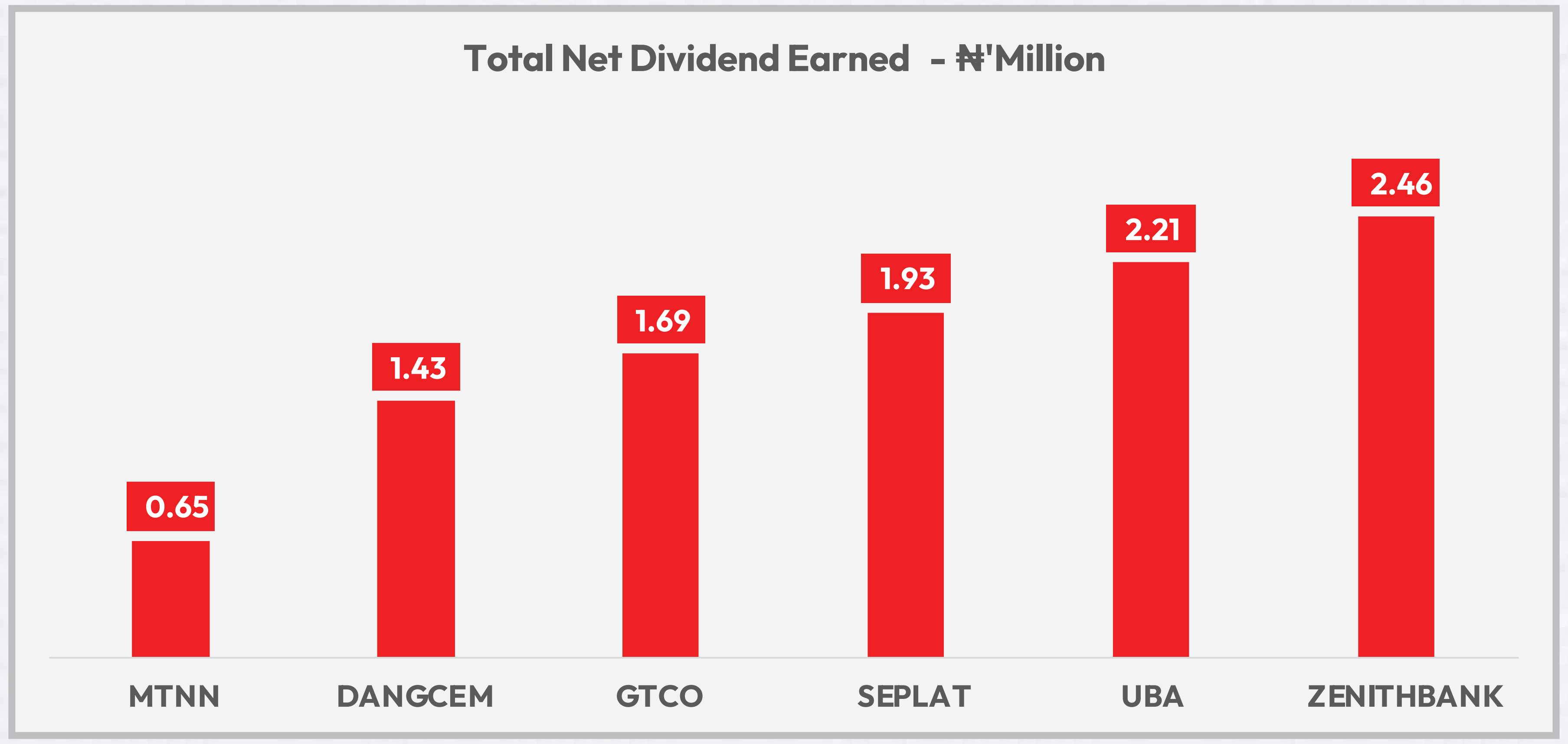
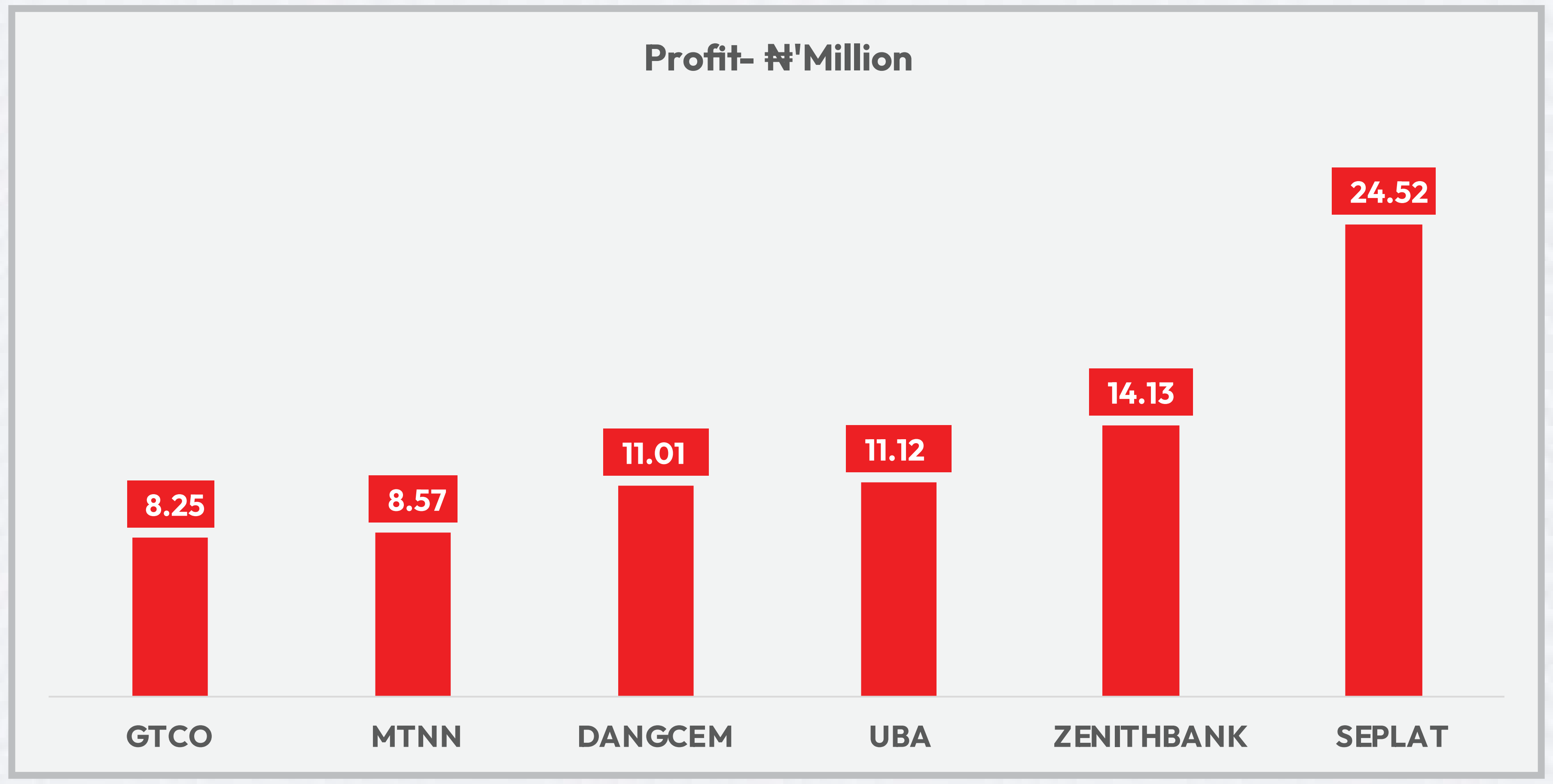
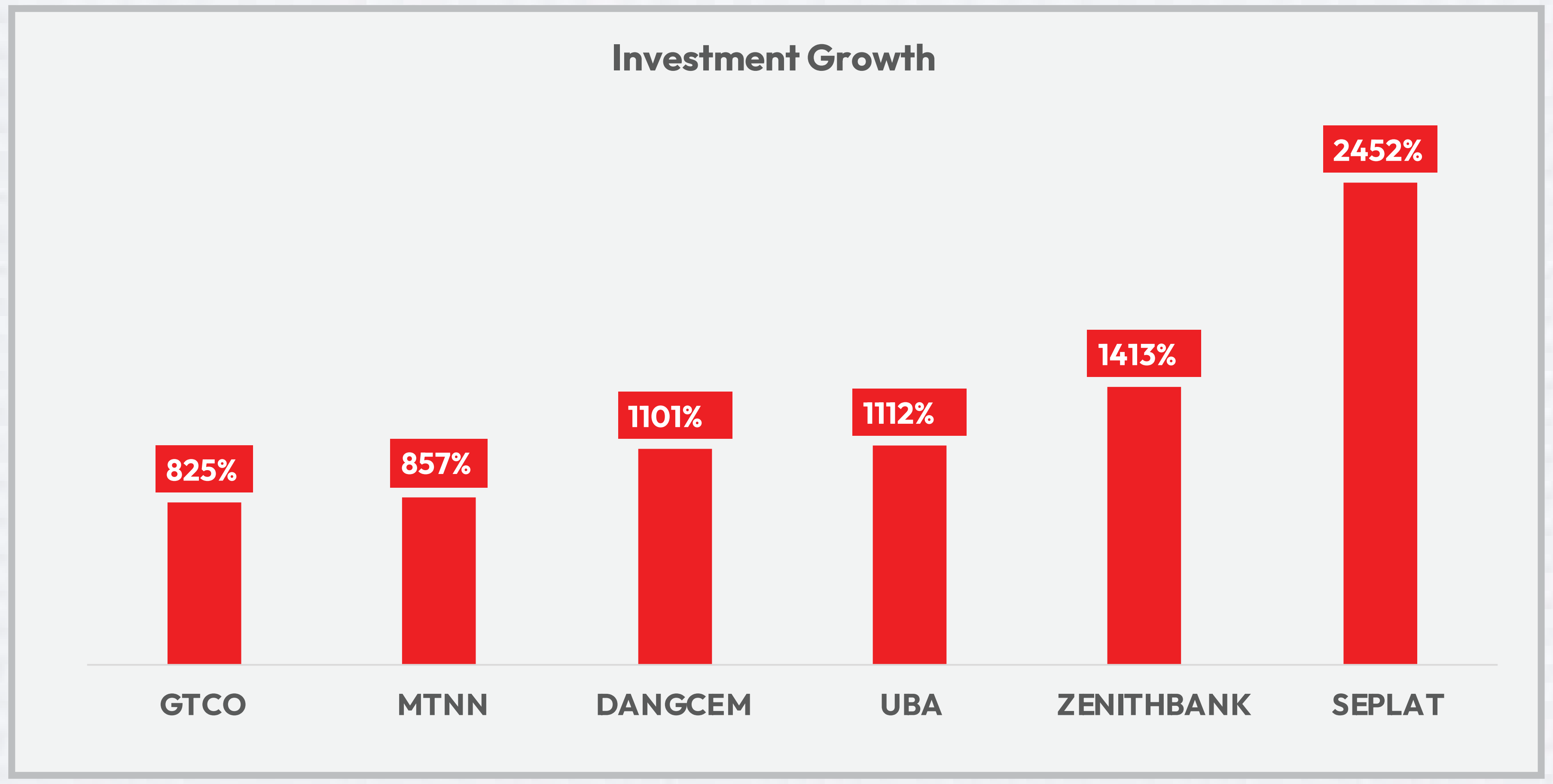
## Investment of ₦1million in Each Stock : 02 January 2020 – 29 May 2026



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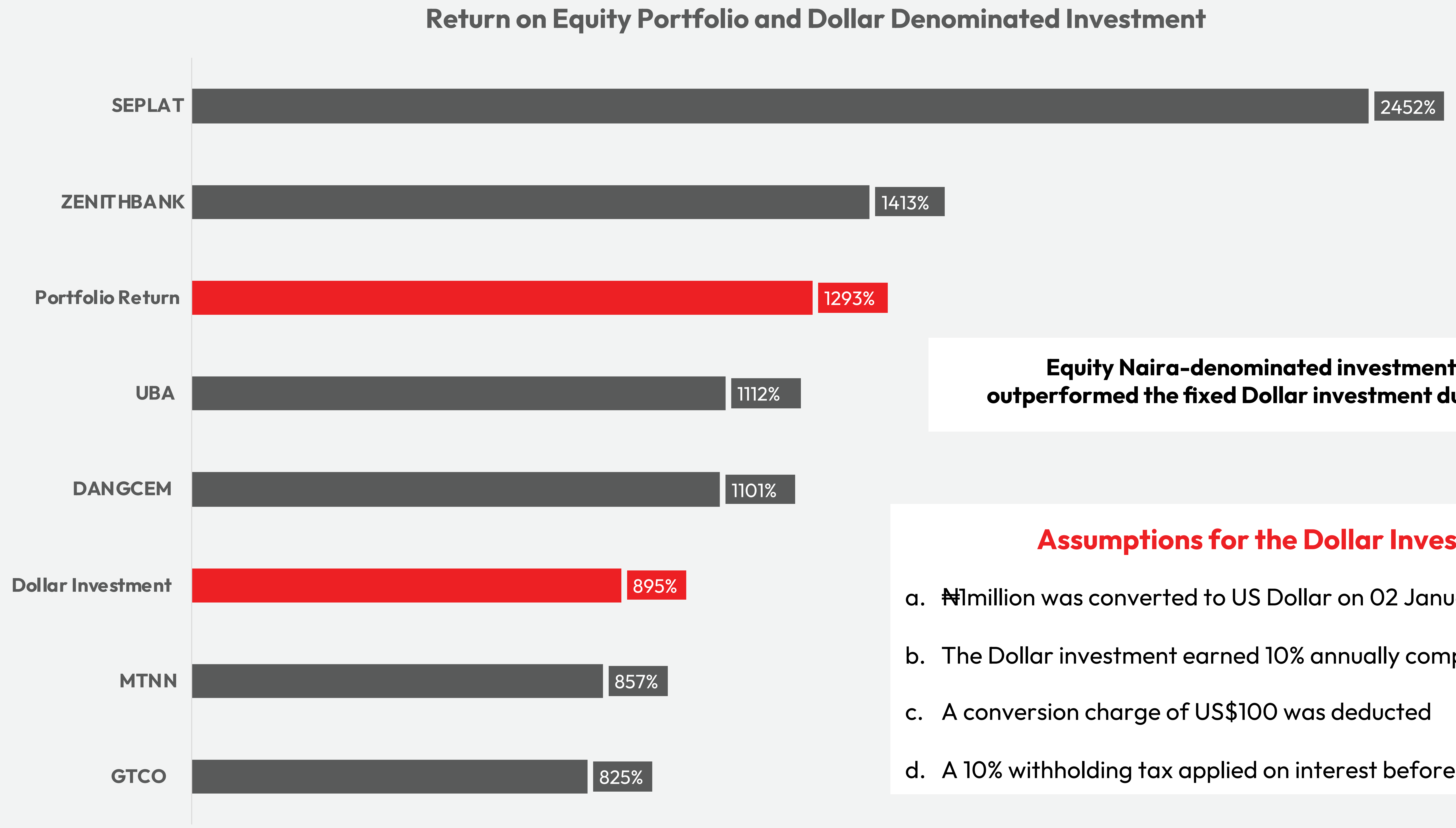
# Investment of ₦1million in Each Stock : 02 January 2020 – 29 May 2026




**Equity Naira-denominated investment portfolio outperformed the fixed Dollar investment during the period**

**Assumptions for the Dollar Investment:**

a. ₦1million was converted to US Dollar on 02 January 2020

b. The Dollar investment earned 10% annually compounded

c. A conversion charge of US$100 was deducted

d. A 10% withholding tax applied on interest before reinvestment

## Strong Institutional Quality

- Securities and Exchange Commission (SEC)
- Central Bank of Nigeria (CBN)
- Nigerian Exchange (NGX)
- Central Securities Clearing System (CSCS)
- Digital Transformation

T+1 Settlement

Extended Trading Hours to 4:00PM

Same Day Dividend Payments

Growth in Mutual Funds Investments

# Private Trust

| Preserve wealth | Transfer assets efficiently | Protect assets from risks | Manage family financial affairs | Ensure orderly succession | Manage estate | Legacy planning |
|---|---|---|---|---|---|---|

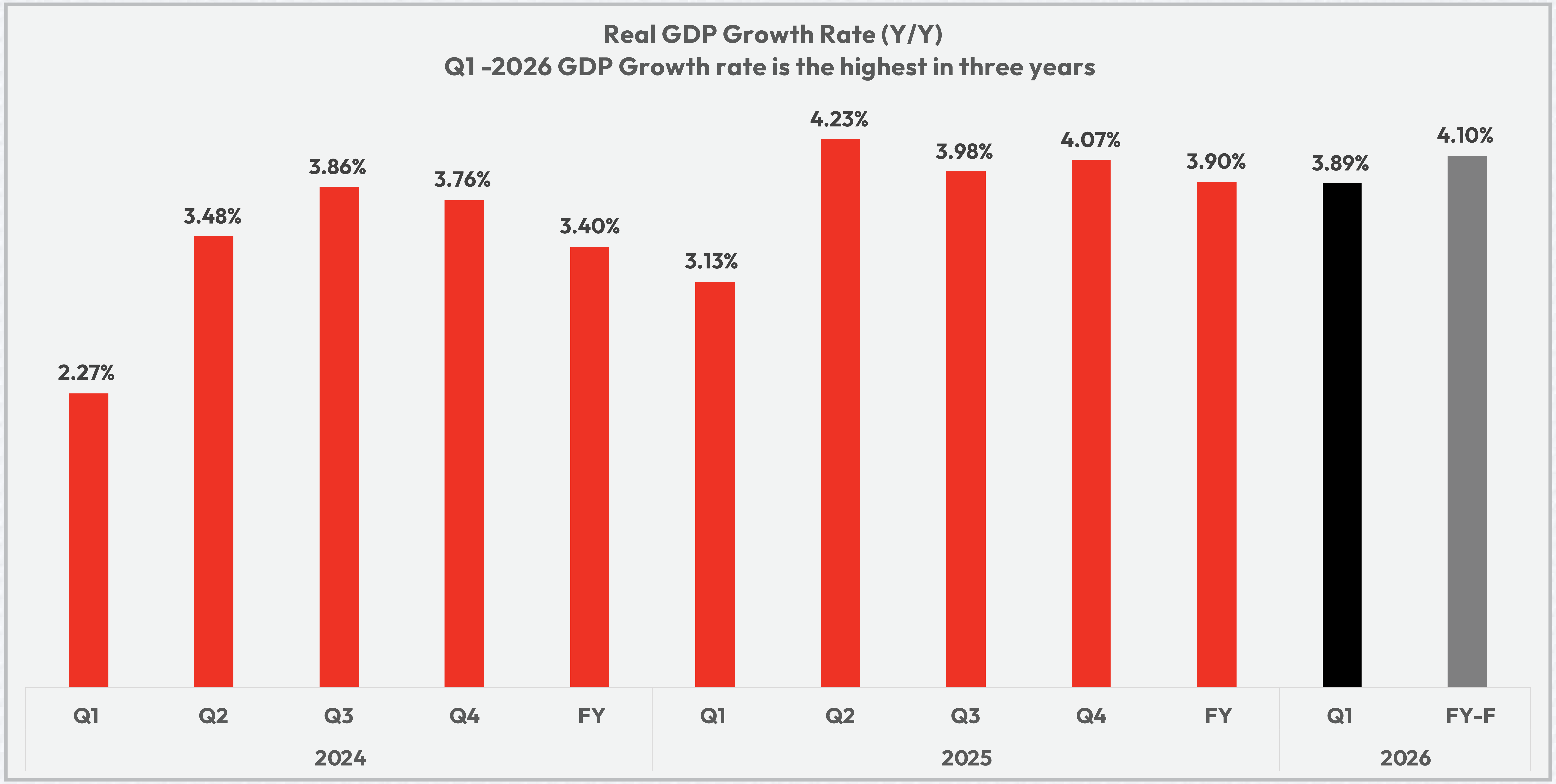
We help you protect, manage, grow, and transfer your wealth according to specific instructions across generations

United Capital

| Risks | | | |
|---|---|---|---|
| **S/N** | **Risks Factors** | **Implications** | **Mitigating Factors** |
| 1 | Market Risk (Price Volatility) | Share prices fluctuate due to economic conditions, market sentiment, interest rates, and global events. Investors may experience temporary or prolonged declines in value | Maintain long-term view and stay with companies with strong fundaments. You can also buy at lower prices to average down |
| 2 | Company Specific Risk | Poor management decisions, weak financial performance, governance issues, or industry challenges can cause a company's share price to fall regardless of broader market trends | Prioritise companies with strong earnings quality and governance standards. Also maintain diversification and monitor financial performance regularly |
| 3 | Liquidity Risk | Some stocks, especially small cap or thinly traded equities, may be hard to sell quickly without affecting the price | Prioritise liquid, actively traded stocks by assessing trading volumes and spreads. Always seek experts' advice |
| 4 | Currency Risk | If there is a massive devaluation, the growth in equity investment may not be enough to compensate the devaluation in currency | Always seek a currency protection or quality stocks that source materials locally or earns foreign currency. Also invest in defensive stocks whose return can beat currency devaluation effects |
| 5 | Economic and Political Risk | Recessions, policy changes, regulatory shifts, and political instability can negatively impact equity markets | Stay with defensive stocks |
| 6 | Behavioural/Emotional Risk | Fear or overconfidence can lead investors to buy high, sell low, or abandon long term strategies — hurting long term returns | Separate emotion from investing, do some research, read analyst reports and stay informed |
| 7 | Interest Rate Risk | Rising interest rates often makes fixed-income investments more attractive, which can depress equity prices, especially for growth stocks | Favour value and dividend-paying stocks, while avoiding highly leveraged companies with weak debt-servicing capacity |

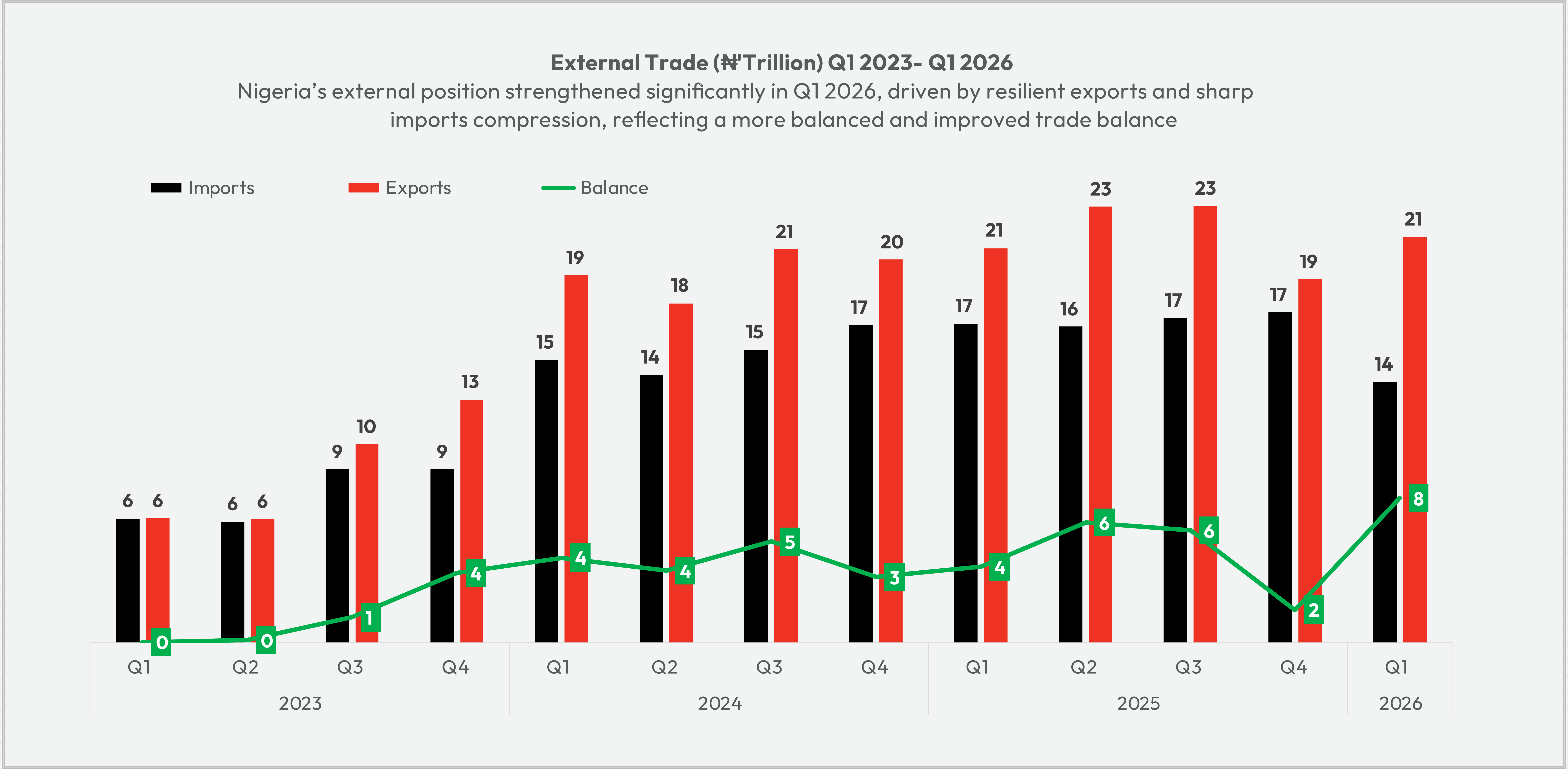
# NIGERIAN ECONOMY – GDP GROWTH (ACTUAL AND FORECAST): STRONG GROWTH OUTLOOK POSITIVE FOR EQUITY MARKET

United Capital

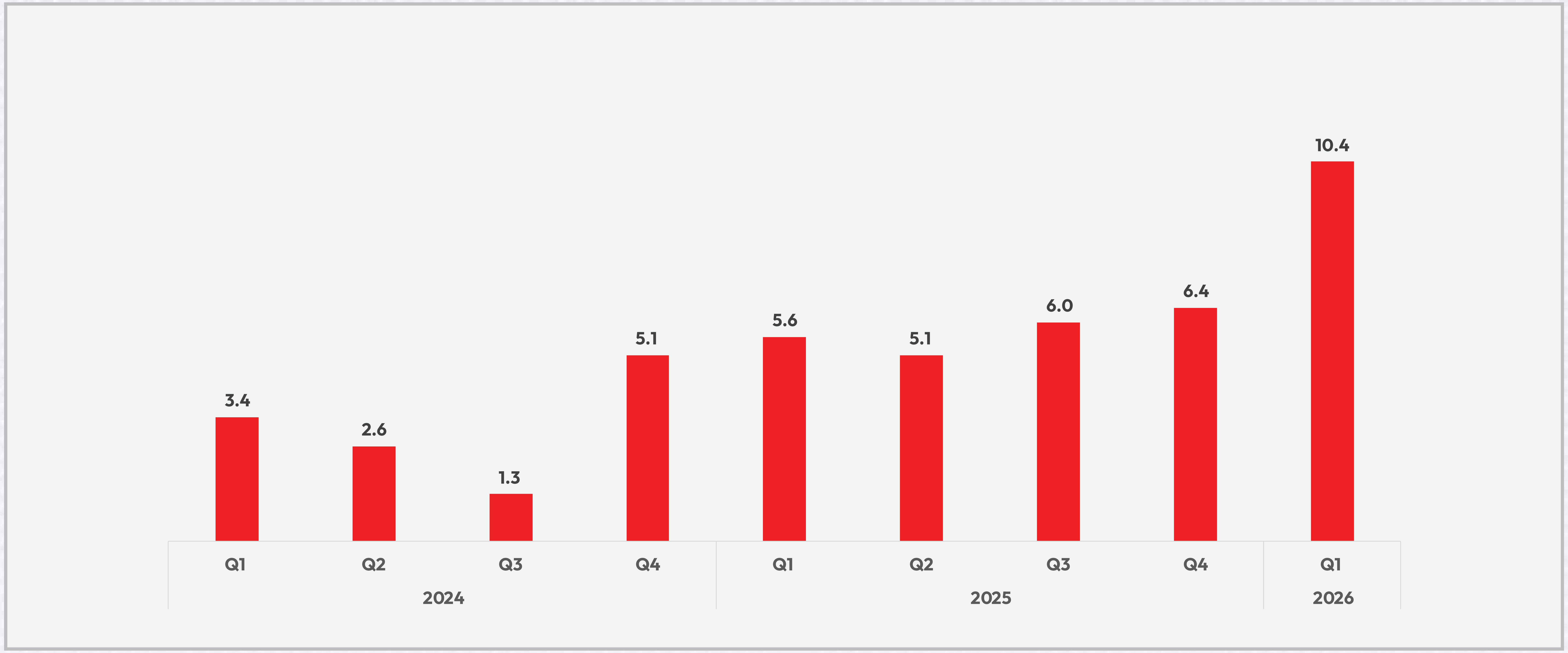


## NIGERIAN ECONOMY – EXTERNAL TRADE:
## POSITIVE FOR CURRENCY APPRECIATION/STABILITY AND EQUITY MARKET

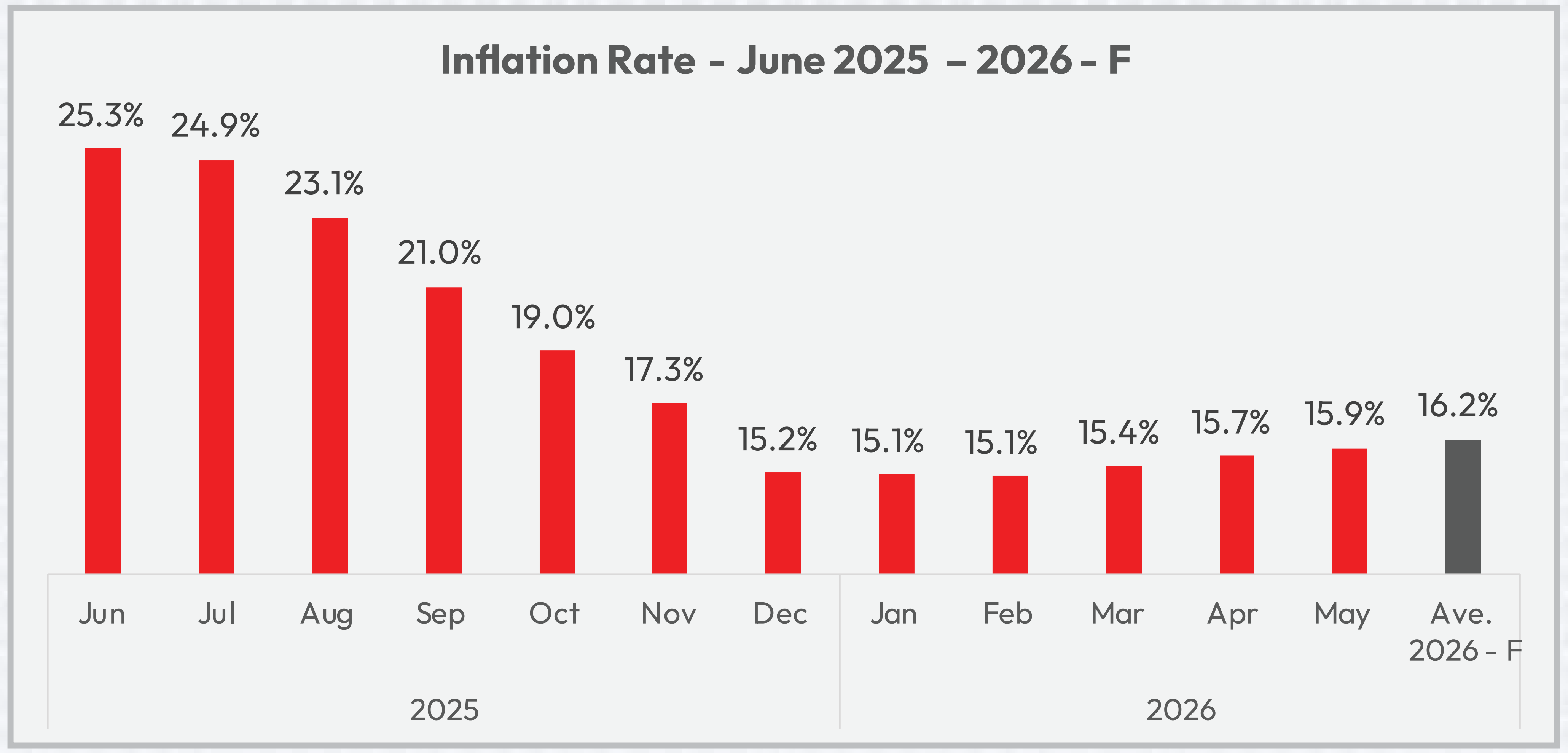
United Capital

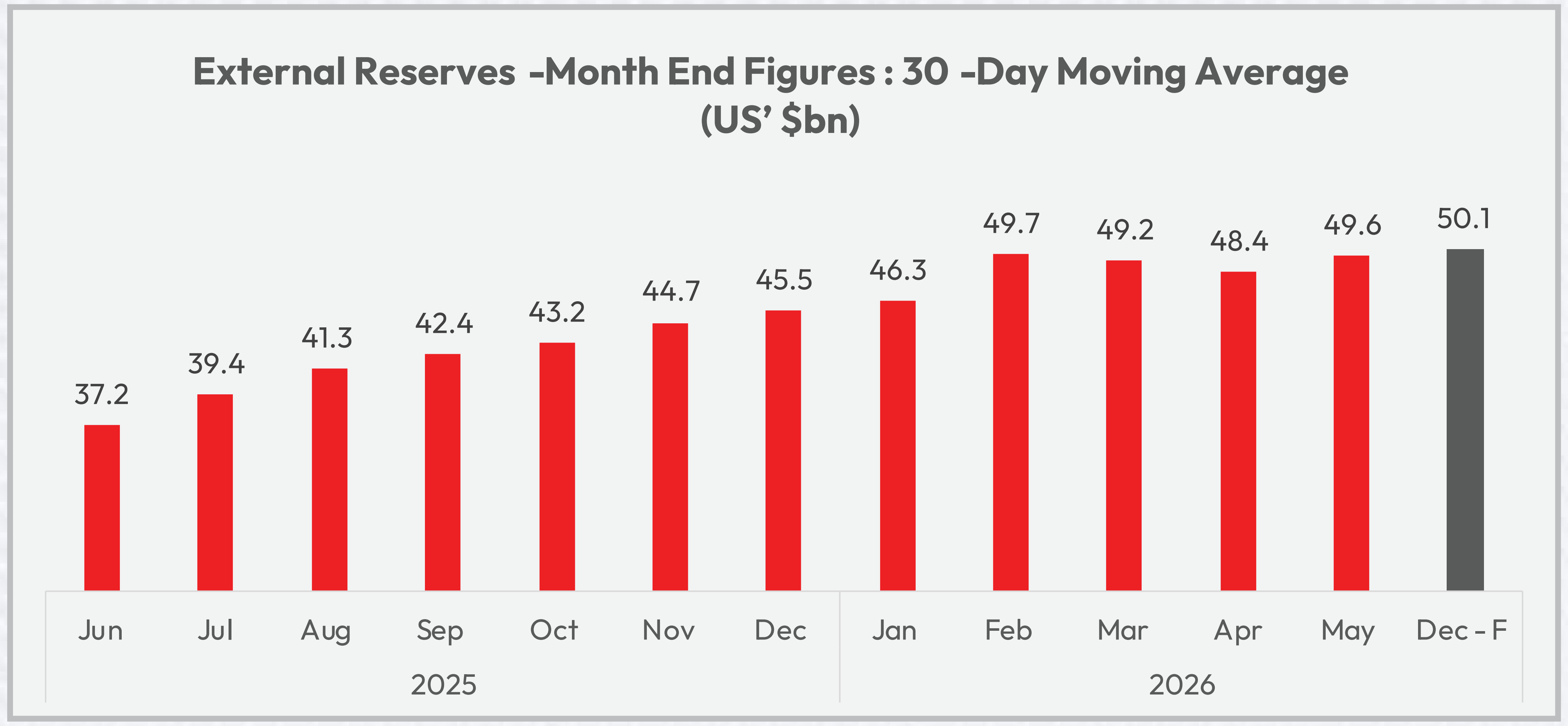


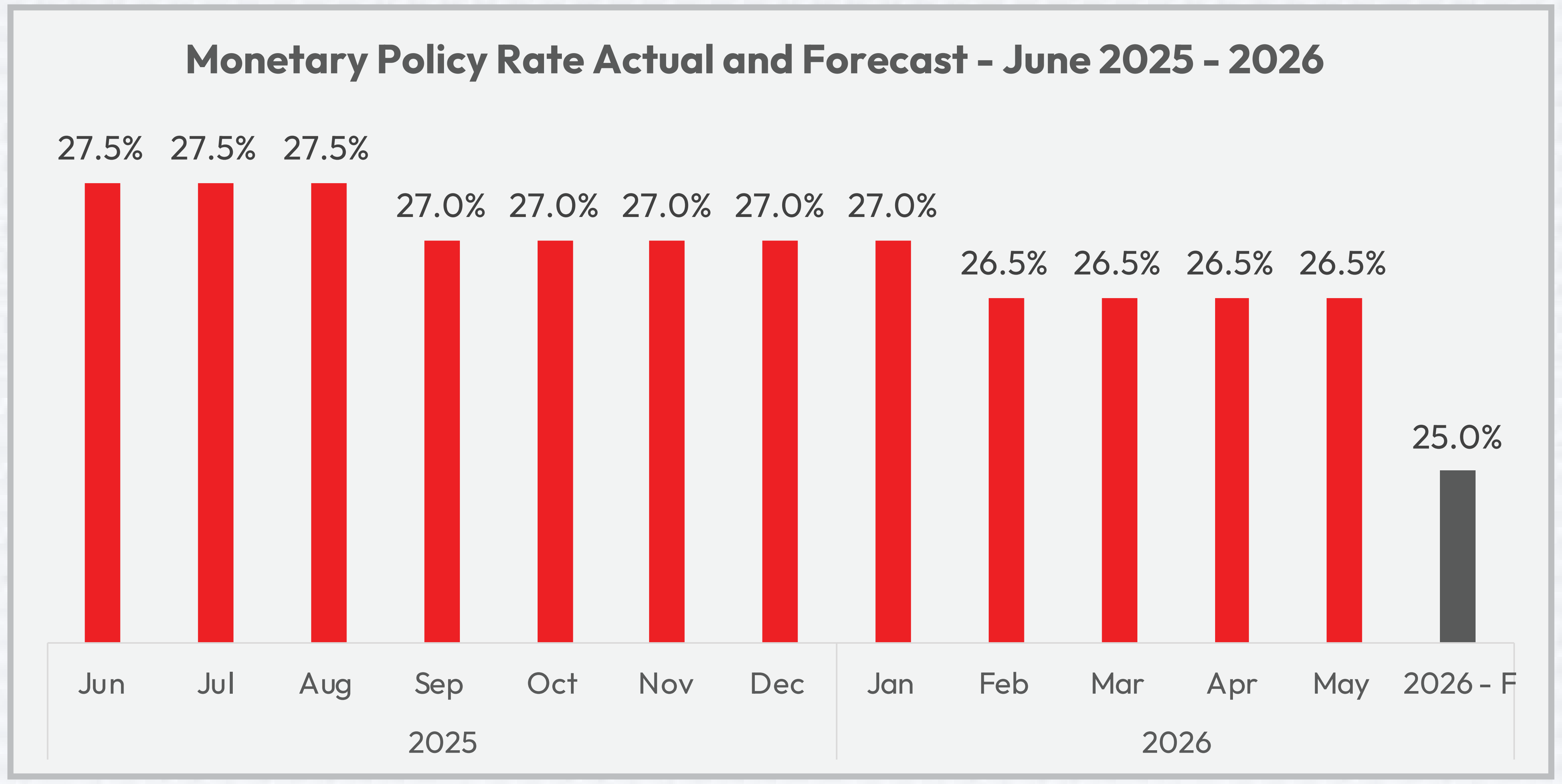
Nigeria recorded the highest capital importation in Q1 2026.
This helps to bring about stability and appreciation in the value of the Naira in the short-to-medium term. It will also improve investors confidence in the Nigerian economy

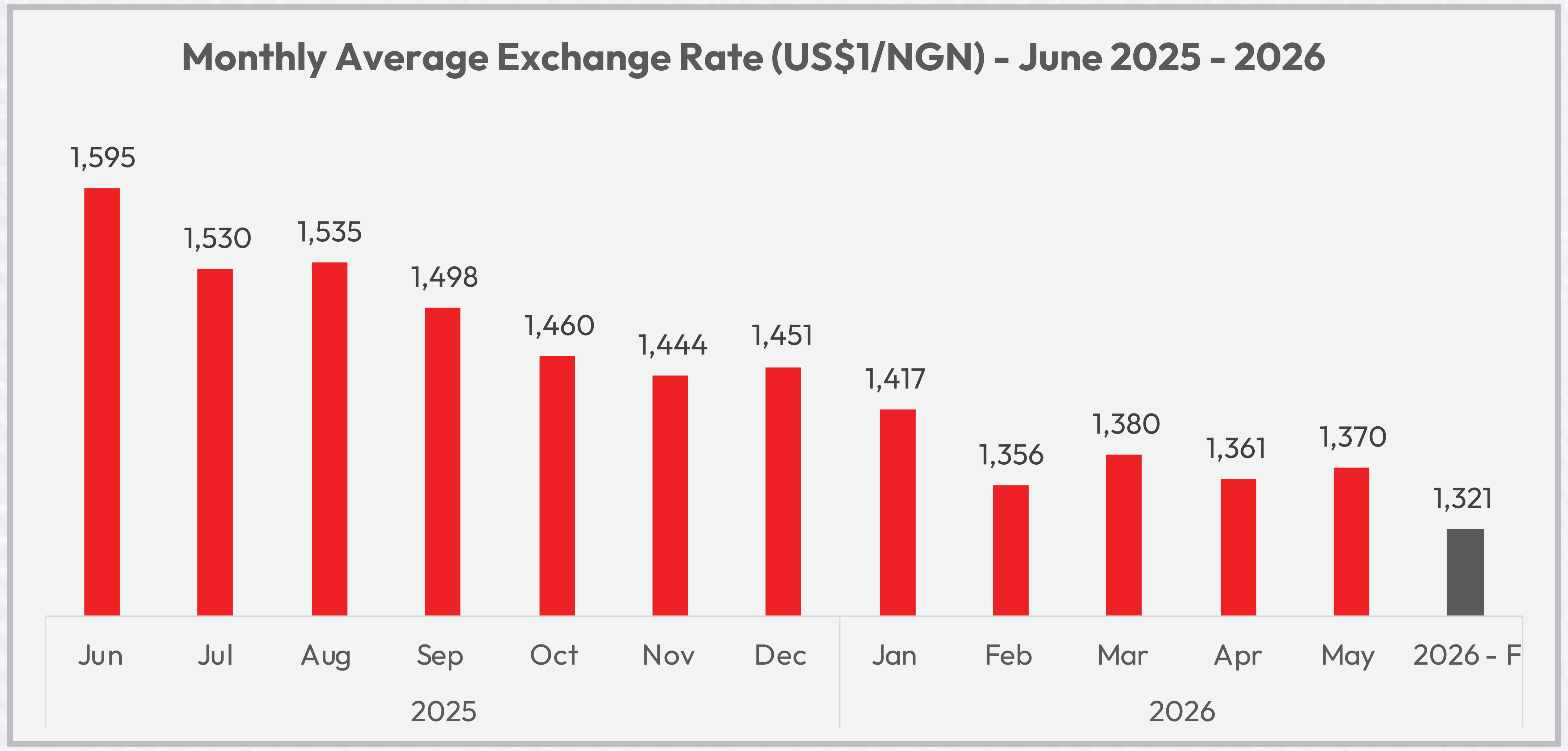


# NIGERIAN ECONOMY – KEY VARIABLES



AVON HMO

HMO for dependents at home

United Capital

Your trusted partner for comprehensive investment solutions

UBA

United Bank for Africa

Trusted Gateway to Africa

redtech

Heirs Technologies

Payment Rails & API for IMTOs and Fintech Partners

AFRILAND PROPERTIES

Real Estate Co-Investment Products for Diaspora Home Ownership

Heirs Insurance Group

GENERAL | LIFE | BROKERS

Diaspora Insurance (Life, Health, General)

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## Diaspora Remittances Incentives

Diaspora Direct Investment Accounts. Allows Nigerians abroad to open local Naira accounts to remit funds directly for investment

## FX Facilitation for Diaspora Investors

Access to foreign exchange at official rates: Enables diaspora Nigerians to invest in equities, government bonds, and real estate without suffering from parallel market rates

## Encouraging Diaspora Investment in SMEs and Real Sector

Credit Facilities: Diaspora investors can access CBN-supported credit programme to fund SMEs, agriculture, and infrastructure projects

## Incentives Through Banks and Financial Institutions

Diaspora Investment Funds (DIFs): Managed by commercial banks to pool diaspora funds for capital market investments

## Regulatory Support

CBN circulars and guidelines on diaspora investment ensure:
Protection of diaspora investors' funds
Transparency and streamlined approval processes
Encouragement of formal investment channels over informal remittances

# HOW CAN WE SERVE YOU?

United Capital Investment Banking provides wholesale financing and structuring solutions to our clients, designed to ensure that your strategic financing objectives are met

## 01 Capital Markets & Advisory

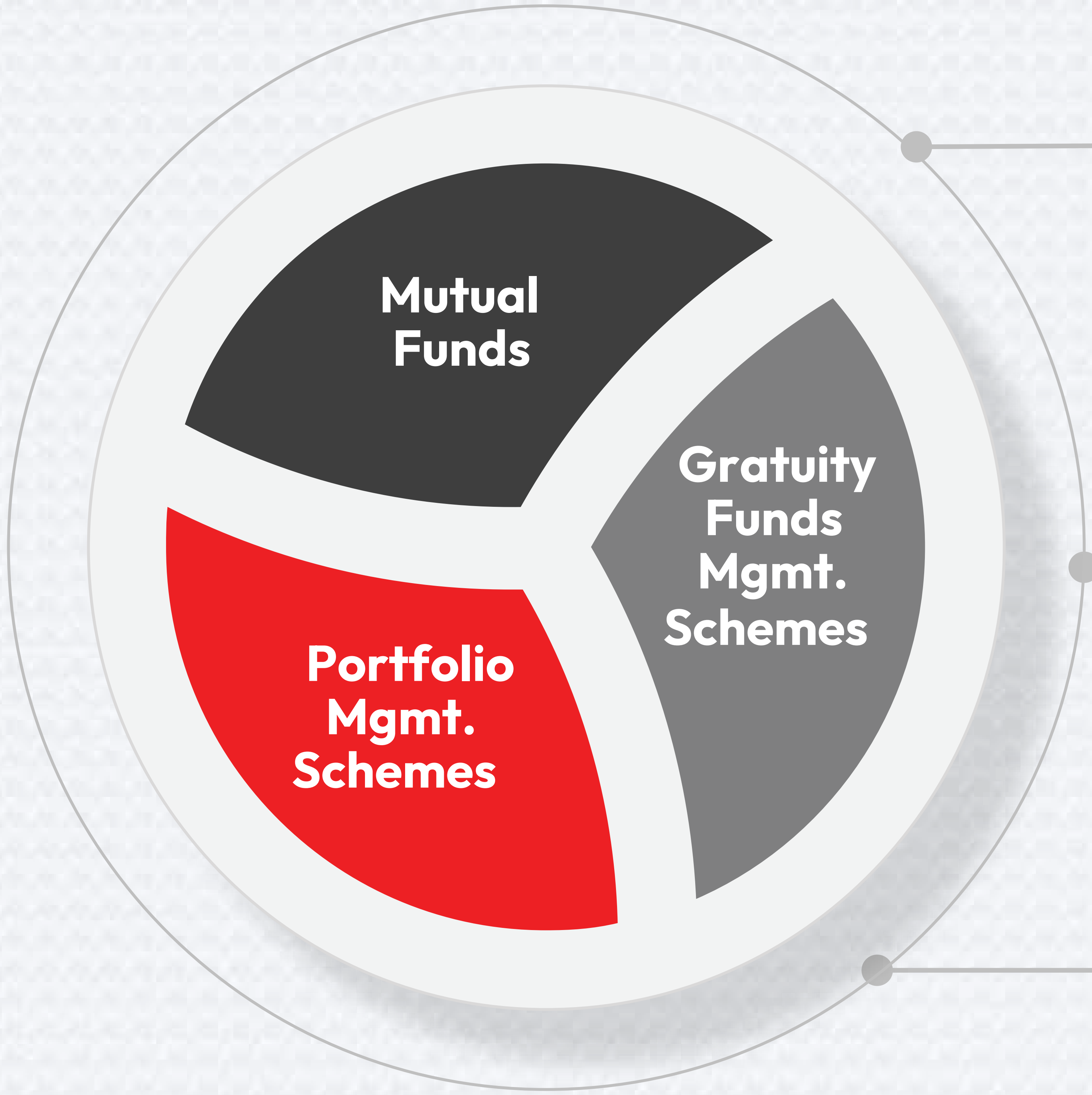
## 02 Project & Structured Trade Finance

## 03 United Capital Infrastructure Fund

### Investment Banking Offerings

| Capital Markets & Advisory | Project & Structured Trade Finance | United Capital Infrastructure Fund |
| --- | --- | --- |
| Debt Capital Market | Project & Infrastructure Finance | Infrastructure Projects |
| Equity Capital Market | Structured Trade Finance | Energy & Gas Projects |
| Mergers & Acquisition Advisory | Principal Finance | Telecoms & Technology Projects |

## United Capital Asset Management Limited (“UCAML”) is one of the top three fund managers in Nigeria




### Mutual Funds

1. Equity Fund
2. Fixed Income Fund
3. Money Market Fund
4. Sukuk Fund
5. Children Investment Fund
6. Balanced Fund
7. Wealth for Women Fund
8. Stable Income Fund
9. Eurobond Fund
10. Global Fixed Income Fund

### Gratuity Fund Management Scheme

1. Gratuity Fund Scheme
2. Employee Savings Scheme
3. Staff Compensation Schemes

### Portfolio Management Schemes

1. Equity based Portfolio Management Service
2. Stand -alone Portfolio Management Service
3. Short-term Portfolio Management Service
4. Dollar Portfolio Management Service (USD PMS)

## Trading of Listed and Unlisted Securities For or Clients

### 1 Securities Dealing

- **Exchange Traded listed securities** on the Nigerian Exchange (Equities & Bonds)
- **Unlisted Equities on the NASD OTC** trading platform
- **Unlisted Fixed Income Securities** on the FMDQ OTC trading platform (Treasury Bills & Bonds)
- **International Trading Desk** trading listed equities and fixed income securities across key markets in Africa

### 2 Equity Portfolio Management

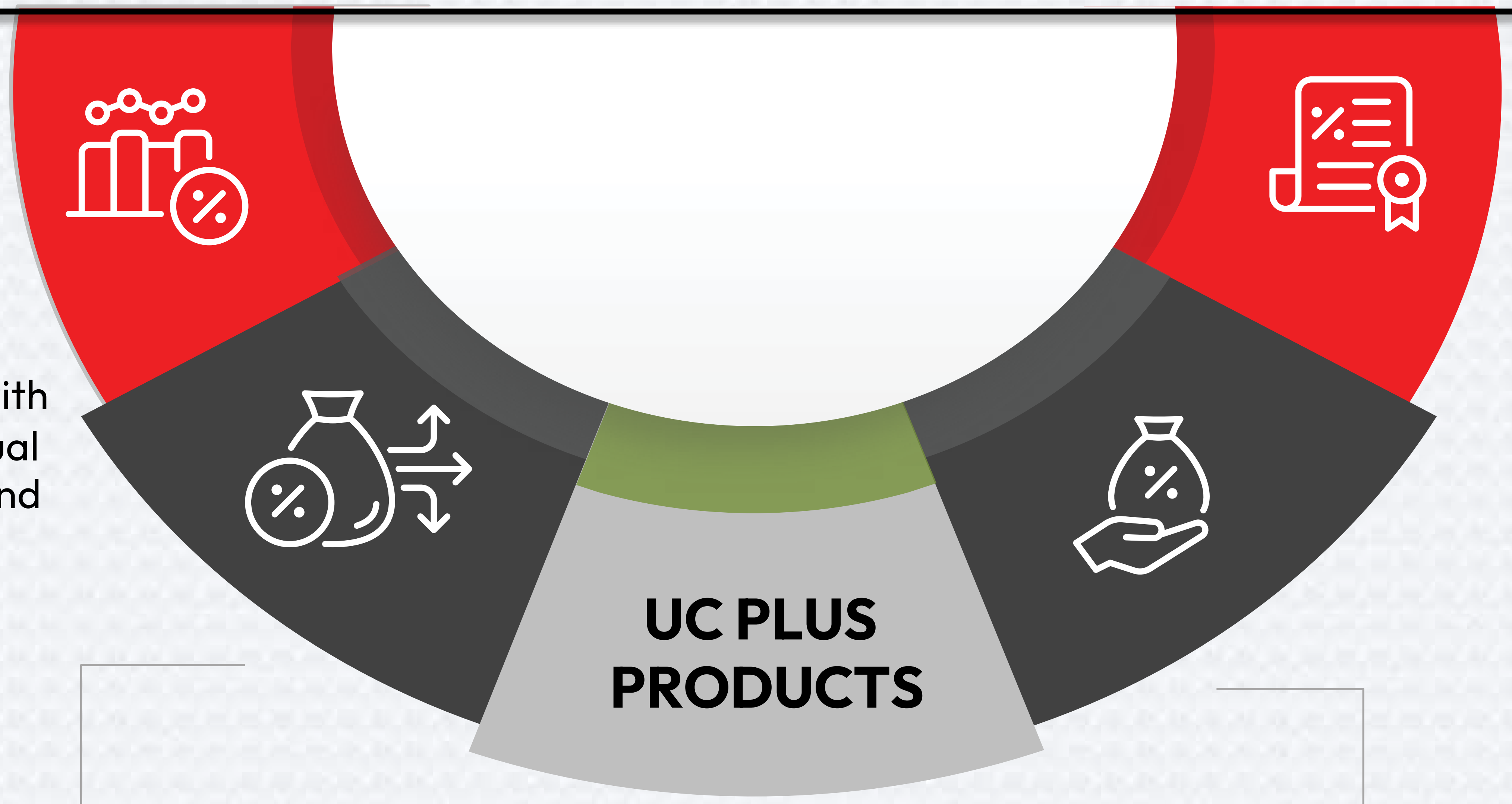
- **Non-Discretionary research-based market insight**
- **Discretionary (arranged) research-based market insight** to High-Net-worth Individuals (HNI)

### 3 Supplemental Marketing Making

- **Equity Supplemental Market Making** to improve market liquidity for selected stocks listed on the Nigerian Exchange

### 4 New Issues & Advisory

- **Receiving Agent to New Issues**
- **Stockbroker to Primary Issues** targeted at companies seeking to raise capital in form of Equity or Debt on the Nigerian Stock Exchange
- **Designated Adviser to SMEs** with the aim of preparing and guiding them to listing on the Alternative Securities Market ( ASeM )




## Asset-Backed Loan

Loan backed by investments with United Capital Plc such as Mutual funds, Bonds, Eligible stocks and TreasuryBills

## UC Easy Invest

- For clients who want to build their investment in Mutual Funds. They must have 10% contribution in portfolio while UC Plus would fund 90%
- 1 month with option of roll over at maturity

## UC Invest

We lend against eligible stocks held with United Capital Securities to help clients boost their investment returns

## Kashnow

- Payday Loan, Eligibility is based on salary amount
- One month tenor paid on payday

United Capital Trustees structure is designed to identify market opportunities that enable us provide best-in-class services to our wide array of clients

## Private Trust

- Private Investment Trust
- Education Trust
- Heritage Trust
- Estate Planning
- Blind Trust
- Dollar Denominated Trust, etc.

## Public Trust

- Bond Trusteeship
- Sinking Fund Management
- Federal and State Governments, Corporate Institutions and Collective Investment Schemes

## Corporate Trust

- Loan Syndications and Project Finance
- Consortium Finance
- Provision of Trustee services on Debenture
- Provision of Trustee services on Asset Mortgage-backed debt transactions

## Unique Value Propositions

**Our partnership with Swiss domiciled Private Banking firms and international offshore locations, provides our clients with:**

- Global access to the very best in private banking and capital markets
- Ensures their assets are safe in one of the best-regulated financial jurisdiction in the world, and
- Guarantees a higher service level at much lower fees

### Off-shore and International Financial Services

- Off-shore investment management service
- International and Offshore Wealth Structuring

### High-End Products and Services

- UC Prestige
- Advisory – HNIs/Family Office

### Financial Planning

- Financial Planning
- Partnership With Asset Management Firms & Insurance Companies
- Non-financial Lifestyle Services

# For further information, reach out to United Capital Team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Executive Coverage & Strategic Relationships
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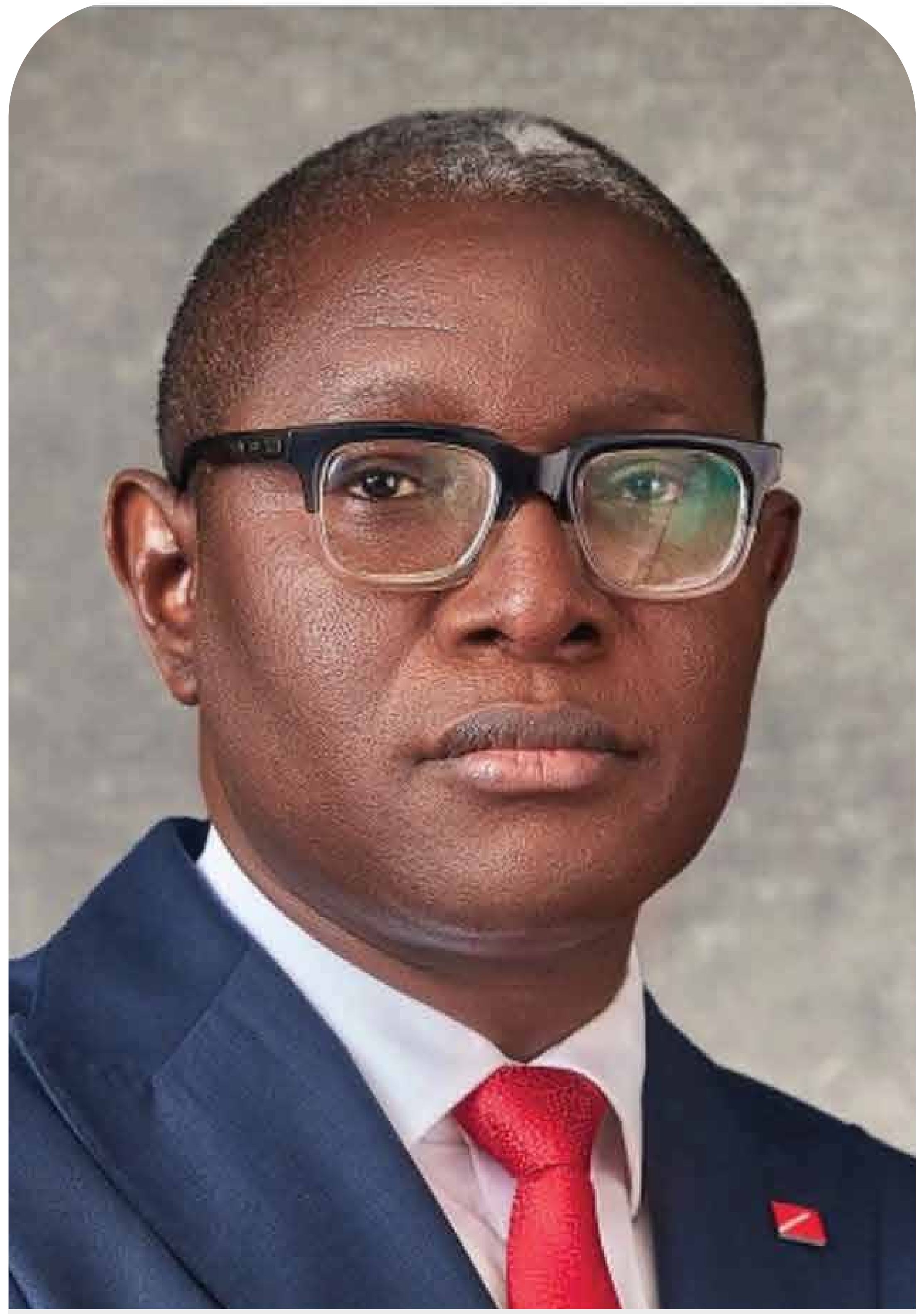


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# One Group, Endless Possibilities

- INVESTMENT BANKING
- TRUSTEESHIP SERVICES
- WEALTH MANAGEMENT
- MICROFINANCE BANKING
- ASSET MANAGEMENT
- SECURITIES TRADING
- CONSUMER FINANCE
- INVESTNOW

# Scan the code to start your investment journey NOW!

## DISCLAIMER

# THANK YOU