

**When inspiration & innovation
work side by side
This is winning**



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His Majesty Quote

"Nation building and development are a public responsibility that requires the commitment of all, without exempting any one from their role, in their respective specialties, and within their capabilities. Oman has been founded, and its civilization has been established through the sacrifices of its people who used their utmost in preserving its dignity and strength, exhibiting their loyalty in performing their national duties and advancing national interests to personal interests. This is what we are resolved to consolidate and protect, so that we could attain the level of development that we aspire for, the prosperity which we will work to realize and the decency that must prevail in all sectors and become firm grounds for all that we will do."

His Majesty
Sultan Haitham Bin Tarik

About Oman

From Oman to the world

Ours is a nation shaped by the glory of yesterday's achievements, pride in the triumphs of today and belief in the power of tomorrow's potential.

Spanning over 300,000 km² with breathtaking coastlines and a population of more than 4.5Mn, Oman is a beautiful and proud nation that has transformed into a vibrant business environment, with strategic infrastructure models designed for growth from all angles – innovation, entrepreneurship, performance and talent.

Bolstered by strong governance, a favorable trade balance, low interest rates and moderate inflation, the Sultanate has built a sustainable, future-focused and knowledge-based economy. Oman's 2040 vision focuses on People & Society, Economy, Governance and Environmental & Cultural Resources; all of which are positive contributors to its national vision. Each segment actively fulfils the country's agenda of revenue diversification as it continues to invest in booming non-petroleum sectors such as tourism, mining, logistics, real estate & construction, natural gas-based manufacturing industries, export industries, financial services and banking, ensuring success for each sector and the nation at large.



Oman Economic Overview

GDP (Current Prices)
\$108.3 bn

GDP Growth
1.2%

Inflation
1.1%

Real GDP Growth vs. Inflation Rate



Source: IMF

Overall Balance
6.2%

Current Account
5.1%

2023, Source: IMF

Current Account Balance vs. Overall Balance



Source: IMF
Sources: Ministry of Finance, Central Bank of Oman, IMF, World Bank, statista and Rating agencies
Source: WEF, National Centre for Statistics & Information, IMF, MESS, Press

Inflation

2nd GCC
9th Globally

Sources: MoF and statista

GDP / Capita (current US\$)

\$21,270
OMAN
World Average: \$13,330

2023, Source: IMF

FDI Net Inflow (% to GDP)

3.2%
OMAN
World Average: 1.7%

2022, Source: The World Bank

Budget Surplus / (Deficit)

\$2.42 bn
2023 Preliminary
(\$1.66 bn)
2024 Projected

Source: MoF

Fitch
BB+ (Stable)
(May'24)

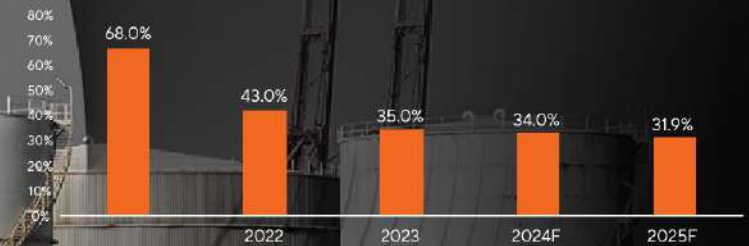
S&P
BB+ (Positive)
(Mar'24)

Moody's
Ba1 (Stable)
(Dec'23)

Debt
\$39.5 bn

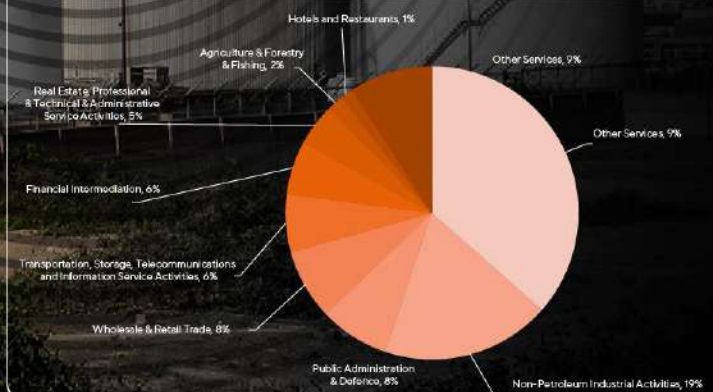
Debt/GDP
35%

Govt. Debt as a % of GDP



Sources: MoF and statista

GDP Composition by Sector*



* Excluded: Financial Intermediation Services Indirectly Measured & Taxes Less Subsidies on Products

Connecting Global Markets



Location Advantage

Strategically positioned at the crossroads of Asia, Africa, and Europe.



Political Stability

A steadfast government dedicated to economic advancement ensures unwavering stability.



Investor-Centric Environment

Tax Incentives
Streamlined Protocols
Full Foreign Ownership



Repatriation Assurance

Investor-friendly policies guarantee seamless profit and capital repatriation.



Skilled Workforce

Investor-friendly policies guarantee seamless profit and capital repatriation.



Economic Diversification

Diverse investment opportunities in manufacturing, mining, tourism, logistics, tech, and more



Tax Exemptions



Foreign Ownership



Capital and Profit Repatriation



Transparent Legal System



Custom Exemption

Connecting Global Markets

Gateway To the world & GCC	0% Income Tax
Dr Dock Facilities	60K+ km Railways Planned
Air Cargo Infrastructure	~2, 300 km Railways Planned
0% Import & Re-Export Duties	6 Ports
VAT – 5%	WHT Tax – 10%
Corporate Income Tax Rate – 15%	

Robust Infrastructure



Modern Airports

- Muscat International Airport
- Salalah International Airport
- Duqm International Airport
- Sohar International Airport
- Khasab Airport



Sea Ports

- Port of Salalah (Dhofar Governorate, Oman)
- Port of Sultan Qaboos (Muscat, Oman)
- Port of Duqm (Al Wusta Region, Oman)
- Port of Sohar (Al Batinah Region, Oman)
- Port of Qalhat (Ash Sharqiyah Region, Oman)



Telecommunications

- Omantel
- Ooredoo Oman
- Telecom Oman
- Renna Mobile
- RedBull Mobile



Free Zones

- Al Mazunah Free Zone
- Sohar Free Zone
- Salalah Free Zone



Air Cargo

Leading air cargo services with worldwide reputation for offering high-standard products and leading customer service.



Special Economic Zones

- Duqm Special Economic Zone
- Knowledge Oasis Muscat Special

Indicators

Special Economic
Zones Free one

2,800+
Companies
& Industries

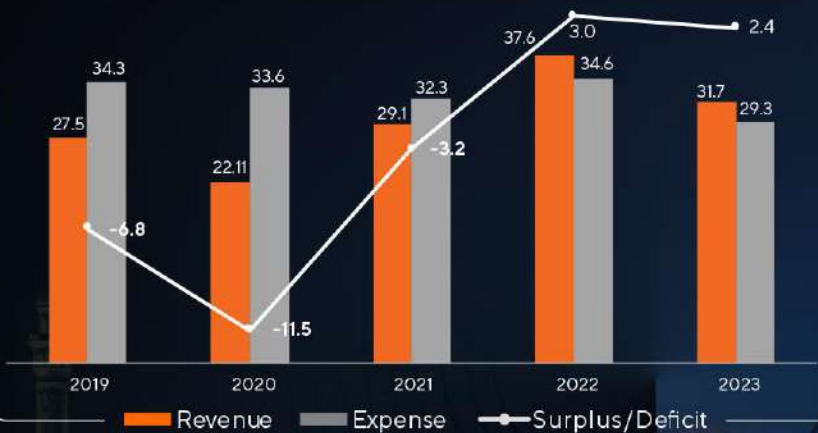
83,000+
Manpower

\$40+ B
Investments

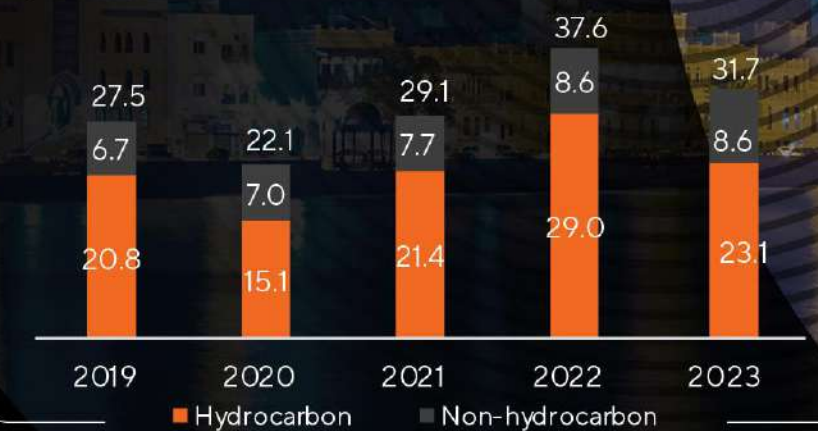
5.14 million
Population

Fiscal Budget at a Glance

Financial Performance Trend (USD Bn)



Revenue Breakup (USD Bn)



2024 Budgets

Projected Revenue
\$28.6 bn

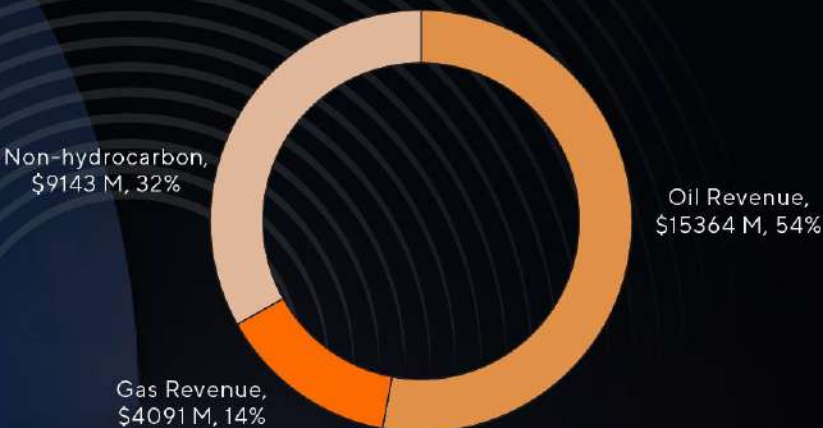
Projected Expenditure
\$30.4 bn

Projected Deficit
\$1.6 bn

Projected average oil price
\$60

Projected average oil production
1,031
(thousand barrels per day)

2024 Revenues Breakup



2024 Investment Spending



Source: Ministry of Finance

Oman Vision 2040 Investment Focus

Priority Investment Indicators

Ease of Doing Business Index	By 2030	By 2040
	Value 79,58 Or among the top 20 countries	Value 81,55 Or among the top 10 countries
Gross Private Investment percentage of GDP	By 2030	By 2040
	25%	22%
FDI Net Inflow percentage of GDP	By 2030	By 2040
	7%	10%

Key Government Efforts

Vision 2040

Oman's roadmap to diversify and strengthen the economy.

Nazdaher Program

Focus on key sectors like tourism, logistics, and energy.

Oman Future Fund

Ensuring economic stability. Public-Private Partnerships for efficiency.

Oman's Investment Advantages

Investor Residency Programme

Attracting committed investors.
Promising Start-ups Support: Fostering innovation.

Key Projects

Diverse investment opportunities.

Export Promotion

Expanding global trade through ports.

Strategic Partnerships

Collaborating with Saudi Public Investment Fund.

Tech & Innovation

Promoting emerging technologies and IoT.

Future Focus

Streamlined IP registration, tech investments, and business environment improvements.

Green Hydrogen Powerhouse

Transformative Investment for a Sustainable Future by 2050

Cumulative investments by 2050 in Oman Green H2 Economy ~\$ 140 Bn Key Projects

"The Sultanate of Oman has a long pipeline of green hydrogen projects and the clearest strategy in the GCC for the industry's development."

Oxford Analytica

Oman GreenEnergy Hub

- \$36b investment
- ~25 GW electricity capacity
- Production starts in 2008

Madayn Investment

- RO 8Bn planned for industrial cities

Green Hydrogen & Green Ammonia Project

ACME Group and US-based
KBR Technology
\$3.5Bn investment



Gross Production (2021)
a118,909 MWh



Gross Production (2021)
Solar Energy
626,509 MWh



Compelling Investment Opportunities

Flagship Initiatives in the National Program for Investment and Exports Development Nazdaher

Oman GreenEnergy Hub

Optimize new airport capacity.
Faster aviation-related projects.
Comprise hospitality, and free zone gates.

Jindal Green Steel Project

Largest green steel plant at Duqm Port.
Uses green hydrogen and renewable energy.

Yiti Sustainable City

11 million sqm integrated tourist destination.
Eco-friendly practices: electric vehicles, low emissions.

Ghuzayn Copper Project

Underground mining, Al-Ghuzayn location.
6.4 million tons ore, %2.04 copper.

Dhofar Poultry Expansion

Full-scale white meat production.
60,000 tons annual capacity.

Al Jazer Shrimp Farm

1,650-hectare shrimp farm.
18,000 tons yearly production.
Comprehensive shrimp processing facilities.

Sultan Haitham City

Futuristic, smart and sustainable urban city with multi use housing options within a modern environment that stimulates the cultural heritage with wonderful architectural vision that includes all members of society of all categories.
To be spread over 14.8 million sqm and can accommodate over 100,000 people.
Educational, commercial, health, sports facilities with an Internal transport network suitable for private and public needs.

A Preferred Choice of Investment Destination



Stability & Security



**Geo-strategic
location and logistics**



**Abundance of
opportunities**



**Robust
infrastructure**



**Investment
friendliness**



**Favorable
Demographics**



**Digital
infrastructure**

Our view of the world

Together we win

The Sohar International work ethic is hard-earned, with a deep understanding of industry – regional and beyond. We know strong business relationships stand the test of time and prove their worth, over and over again. Our service-oriented and customer-centric infrastructure focusses on providing an ecosystem of world-class services and experiences, bringing the best of the world to Oman and reciprocally, showcasing the best of Oman to the world.

In an ever-changing world, we ensure that we stay relevant and engaged, and always ahead of the game to provide you with more wins. Our goals across business segments are inspired by the nation's visionary government initiatives, focused on the promising future of Oman. As respected thought leaders in the banking and finance sector, we channel our efforts into providing solutions designed for our customer needs – combining the art and mechanics of innovation and operational excellence, ensuring long-term viability whilst staying true to the current day zeitgeist.

Grounded by a strong sense of purpose, Sohar International is here to make its mark – growing its business and socio-economic impact in the years to come. Our history is built on the visionary shoulders of wisdom, determination and discovery, and you are at the core of everything we do. Your goals, your choices, your victories.

Because when ambition and inspiration as strong as ours comes together, we win.



Board of directors

The visionaries

Sohar International's visionaries who bring a wealth of experience and excellence with an illustrious history of bold moves designed for impact and wise decisions that made every difference to our people, our industry and our nation.



The Management Team

The game-changers

The game-changers. The big thinkers. Trusted voices that make a powerful impact in the banking sector with their diverse regional and international expertise.



Ahmed Al Musalami
Chief Executive Officer



Khalil Al Hedaifi
Chief Government & Private
Banking Officer



Abdul Qader Al Sumali
Chief Retail & Premier Banking
Officer



Khalid Al Guthami
Country CEO - KSA Branch



Manish Dhameja
Chief Wholesale Banking Officer



Aziz Al Jahdhami
Chief Priority Banking Officer



Abdul Wahid Al Murshidi
Chief Islamic Banking Officer



Sajeel Bashiruddin
Chief Digital Officer



Hamood Al Sawai
Chief Operating Officer



Saud Al-Shidhani
Chief Transformation Officer



Craig Bell
Chief Financial Officer



Mahira Al Raisi
Chief Human Resources Officer



Mazin Al Raisi
Chief Marketing Officer



Majid Al Busaidi
Chief Risk Officer



Khalid Al Subhi
Chief Compliance Officer



Hamood Al Aisri
Chief Internal Auditor



Elsamawal Idris
Chief Legal & Governance Officer



Hanife Ymer
Head of ESG

A Message from the CEO

Nurturing growth and achieving 'wins'

"The inspiring, ongoing story of Sohar International is one that was shaped as a direct result of a deeper purpose to help people 'win' by delivering banking for their ever-changing world. It's a story which relies on a vision to be a world-leading Omani service company that helps customers, communities and people, to prosper and grow.

Relentless innovation, disruptive thinking and the need to challenge the status quo have led us to transform ourselves, placing the bank on the cusp of revolutionizing the local banking scene. With the customer at the heart of everything we do, we consistently ensure that the customer always emerges a winner, while creating more wins for all stakeholders. This, cultivated by a promise to provide responsive banking services to help customers reach any goal, has enabled us to carve out a niche for ourselves as we continue to deliver an ecosystem of products and services to cater to the needs of all types of customers and investors.

Sohar International's story is one that keeps getting better, where we create bigger wins and more winners; because we believe that when you aspire to win, you inspire greatness."

Ahmed Al Musalmi
Chief Executive Officer



Milestones

The winning streak

2007

- The birth of Bank Sohar.

2009

- Achieved a "break-even" and Profits.

2012

- Named "Fastest Growing Bank".

2013

- Launch of Sohar Islamic.

2015

- Recognised as the best financial brand in Oman.

2020

- Weathering the impacts of COVID-19.
- Developed differentiated capabilities.
- Launch of Robust digital platforms.
- Best performing bank in Oman by The Banker magazine (Financial Times).

2019

- Full throttle implementation of 5-Year Strategy.
- Raised and increased capital by RO 140m.
- Delivered market-leading financial results.
- Established a strategic alliance with EFG.
- Launched the first e-wallet (eFloos).
- Strengthened the top leadership team.

2018

- Appointing new CEO.
- Rebranded to Sohar International.
- Redefined a new growth path.
- Delivered market leading financial performance.

2017

- Celebrate a decade of banking excellence.

2016

- Launch of Mobile Banking.

2021

- Growing beyond borders.
- Fastest Growing Commercial Bank Award
- Covid Response Innovation Award.
- Best Corporate Bank Award.
- Most Improved Bank in Profitability Management.

2022

- Crossed USD1 BN in AUM.
- Named Fastest Growing Commercial Bank & Fastest Growing Bank - Large Banks.
- Named best Corporate Bank in Oman & Best retail Banking in Oman.
- Created a dedicated unit & resources for ESG.

2023

- Solidifies position as the fastest-growing and second largest bank in Sultanate of Oman through merger with HSBC Bank Oman.
- Sohar International launches its first step beyond borders by commencing operations in Saudi Arabia.
- First bank to introduce beyond banking ecosystem of offerings

2024

- Market capitalization of USD 2.0 Bn
- Best Bank in the large banks category
- Highest Year-on-Year Growth in total assets among GCC banks (62 %)
- ROE 14.4 % return on equity
- First bank to introduce API banking portal

Achievements & Recognitions

The art of winning



ESQR Quality Achievements Award - Platinum Category The European Society for Quality Research (ESQR)	Debt Deal of the year Oman Asian Banking and Finance (ABF) Magazine, based out of Singapore	OER Business Excellence Award for creating a World-class Knowledge platform Viewpoint Organization: OER Business Summit	Most Innovative Campaign of the year Oman Banking & Finance Awards	Most Improved Bank in Profitability Management Oman World Economic Magazine	Most Innovative Bank Oman World Economic Magazine	Best Employer Brand Award World HRD Congress - Oman Best Employer Brand Awards	Process Innovation Award Infosys Finance Client Innovation Awards	'Business Leader of the Year' Award Alam Al-Iktisad Awards	Equity Deal of the Year Oman Asian Banking and Finance (ABF) Magazine, based out of Singapore	Award for Managing Health at Work World HRD Congress-Oman Best Employer Brand Awards	Best Corporate Bank Award-Oman Business Outlook Media Awards, UK	COVID Response Innovation Award Infosys Finance Client Innovation Awards	Industry leadership in Social Impact Award Alam Al-Iktisad Awards	Best Brand Experience Award Transform Awards Middle East and Africa	CEO of the Year Award Oman Banking & Finance Award	Best Bank (Large Size)- Growth Oman Banking & Finance Award	Customer Journey Re-Imagination Award Infosys Limited	Best Performing Bank in Oman Award The Banker Magazine
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2022



Best Tourism Promotion Campaign Award Best Tourism Promotion Campaign Award	Best Corporate Bank Oman Global Business Review Magazine	Best Retail Banking Oman World Economic Magazine	Best Wealth Management Bank in Oman Organization: World Economics Magazine	Leadership in Corporate Social Responsibility (CSR) Award Alam Al-Iktisad Awards	Best Performing Company in the Large Cap Alam Al-Iktisad Awards	Best Advisory for Shariah Compliant Investments Alam Al-Iktisad Islamic Banking and Finance Awards	'Business Leader of the Year' Award Alam Al-Iktisad Awards	Best Digital Bank Award The Arabian Stories Business Award	Best in Class Wealth Management Services of The Year award The Signature Luxury 100 Award event	Socio Economic Initiative Award International Excellence Awards for CSR	Corporate Social Responsibility Award World Economic Magazine	Leading CSR Campaign of the year OERLive Digital Transformation Awards	Wells Fargo Special Recognition Award Organization: Wells Fargo	Fastest Growing Retail Banking Bank in Oman Organization: The Global Economics, UK	Excellence in Digital Transformation Award Oman Banking & Finance Awards	Fastest Growing Bank- Large Banks Oman Banking & Finance Awards
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2023



Industry Leader in Digital Banking Oman Banking & Finance Awards	Best Bank in Growth Oman Banking & Finance Awards	Key Enabler of Sustainable Economics Growth in Oman OER Business Summit	Best Investment Bank in Oman Euromoney Awards for Excellence	Best Wealth Management Services in Oman Global Business Magazine Awards	Fastest Growing Retail Banking Bank in Oman World Business Outlook	CEO of the year Alam Al-Iktisad Awards	Best Digital Bank Oman Global Business Review Magazine Awards	Best in Class Wealth Management Services of The Year award The Signature Luxury 100 Award event	Leadership in Sustainable Community Development Alam Al-Iktisad Awards	CEO of the Year Banking & Leadership Le Fonti International Award	Best place to work in the banking sector The Global Economics UK	Top Omani Brand in the Banking Sector Alam Al-Iktisad Awards
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2024



JP Morgan Chase Bank's Global Clearing Quality Recognition Awards (MT103 and MT1202)	Highest Year-on-Year Growth in Total Assets among GCC Banks Alam Al-Iktisad Awards	CEO of the Year - Banking Sector in Oman Oman Banking & Finance Awards	Best Bank* in the large banks category Oman Banking & Finance Awards	Most Innovative Digital Bank for Ecosystem Services - Oman The Global Economics, UK	Top Omani Brand in the Banking Sector Alam Al-Iktisad Awards	Oman's Best Bank Middle East Euromoney Awards for Excellence
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Brand pillars

What we stand for

This is who we are, and here is where our winning journey begins.



Our vision

Where it all starts

To become a world-leading Omani service company, helping customers, communities and people to prosper and grow.



Our promise

What we do for you

We believe in being one step ahead of the game, equipping you, our customer, with an ecosystem of responsive banking services to reach any goal.



Our purpose

Why we do what we do

At Sohar International, our goal is to help people win every day by delivering banking services designed for an ever-changing world.



Our personality

Who we are

Sharp, human and unstoppable are traits that help us innovate the way we think and do, pushing boundaries to transform the customer experience for the better.



Our principles

What we believe in

More velocity. More value. More vision. That's what we seek to deliver, making things simpler and more relevant by staying connected to the needs and wants of our customers.

A semi-transparent circular graphic is overlaid on the image, containing a photograph of a family (a woman in a grey hijab, a young girl in a blue dress, and a young woman in a white shirt) sitting at a table with a male banker wearing a white thobe and a red and white patterned ghutra. The banker is holding a pen and looking at the family. The background of the photo shows vertical blinds. The text "Retail Banking" is written in large, bold, orange letters across the bottom of the circular graphic.

Retail Banking

Retail Banking

Enhancing the Financial Journey Through Digital Banking and Personalised Solutions

In the dynamic world of banking, understanding the unique requirements of each customer is crucial. At Sohar International, we hold ourselves to the highest standards, striving for excellence in every interaction.

This entails not only offering a diverse array of products and services that go beyond traditional banking but also embracing digital innovation to elevate the overall financial experience.

Transforming the Banking Experience

Our commitment revolves around the consumer. We believe in catering to their aspirations and needs with a digital-first approach.

Recognising the pace of modern life, we offer cutting-edge digital banking solutions that align with all lifestyles. Our digital banking options aim to simplify the banking experience, making it more accessible, convenient, and secure.

Digital Banking Solutions



Mobile Banking

- Manage accounts, transfer funds, and pay bills from a user-friendly mobile app.



Internet Banking

- Access account information securely and conveniently via the online portal.



SMS Banking

- Conduct transactions and receive updates through simple text commands.



My Life

Beyond Banking



My Travel



My Bills



My Entertainment



My Health



My Transportation

Banking



Cards

- Debit Cards
- Credit Cards
- Prepaid Cards



Insurance

- Term Life
- Female Cancer
- Education Shield
- Domestic Helper
- Personal Accident Plan for Embassies
- Voluntary Group Life and Accident Insurance
- Hospital Cash Benefit
- Medical Insurance
- Motor Insurance
- Personal Accident
- Home Contents

Retail Banking

Products



My Goals

Beyond Banking



My Car



My Child's Education



My Home



My Financials

Banking



Savings & Deposit Accounts

- Savings Account
- Minor Account
- Youth Account
- Deposit Account



Wealth Management

- High Profile Wealth Advisors
- 24/7 Call Centre
- Premium Banking Lounges
- Relationship Managers



Premier Banking

- Easy Liquidity
- Currency
- Risk Mitigation
- Regular Updates
- Taxation
- Portability
- Bespoke Portfolio



Housing Loans

- Purchase Flexibility
- Tenor & Repayment Plans
- Developer Properties
- Construction & Renovation



Personal Loans

- Flexible Repayment
- Special Interest Rates
- Versatile Use



Car Loans

- Rapid Finance
- Secured Options

My Life

Beyond Banking

Enhancing Every Aspect of the Consumers life

We understand that banking isn't just about transactions; it's about enriching consumer's life.

Our "My Life" offerings range from travel portals and bill payments to entertainment subscriptions and health services.

Our goal is to make a consumer's life easier, more convenient, and more enjoyable.



My Bills

- Pay all types of bills like phone, Wi-Fi, Electricity, Water, School
- Recharge for Prepaid Accounts
- Payment for Landline and Broadband
- Recharge of Prepaid Accounts
- DTH Recharge
- OTT subscription



My Travel

- Travel Portals for travel packages
- Flight & Hotel Booking in 150+ countries
- Travel Shield / Insurance
- Attractions over 26 countries and 88 cities



My Entertainment

- Buy and manage subscriptions of OTH platforms like Netflix, Amazon Prime etc.
- Deals & Coupons marketplace for booking in Oman



My Health

- Medical Insurance



My Transportation

- Buy a car

My Life
Beyond Banking

My Life
Banking

My Goals
Beyond Banking

My Goals
Banking



My Life Banking

Empowering Financial Freedom with Diverse Card Options

Our prepaid, debit, and credit cards have been meticulously tailored to meet the distinct financial needs of our customers. These cards epitomise our unwavering dedication to empowering individuals on their path to financial independence.

At Sohar International, we understand that the financial objectives of our customers are unique, and as such, we've curated a comprehensive selection of cards.

Each card type is designed to offer unparalleled convenience, security, and flexibility.



Cards

Debit Cards

- Seamlessly merge banking activities with modern shopping.
- Make purchases, withdraw cash, and manage finances effortlessly.
- Benefit from contactless payments, thorough transaction tracking, and robust security.

Credit Cards

- Enjoy boundless possibilities while earning rewards for spending.
- Competitive interest rates, generous rewards programs, and exclusive benefits.

Prepaid Cards

- Enjoy unparalleled financial control, managing expenses with precision.
- Convenience meets budgeting as funds are loaded upfront, preventing overspending.



My Life
Beyond Banking

My Life
Banking

My Goals
Beyond Banking

My Goals
Banking

My Life

Banking

Comprehensive Insurance Solutions for Peace of Mind

At Sohar International we understand the importance of consumers wanting to safeguard themselves and their loved ones from unexpected events.

This commitment drives us to offer a wide range of life and non-life insurance options tailored to their needs, ensuring comprehensive coverage.

Insurance



Term Life



Personal
Accident



Critical
Illness



Domestic
Helper



Hospital
Cash Benefit



Female
Cancer



Education
Shield



Motor
Insurance



Voluntary Group
Life and Accident
Insurance



Personal Accident
Plan for Embassies



Medical
Insurance



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My Goals

Beyond Banking

Turning Dreams into Reality

Realising life goals necessitates meticulous planning and unwavering support. This is why we offer a spectrum of financial products tailored to assist consumers at every juncture.

Whether it's retirement planning, financing your child's education, acquiring a home, or pursuing advanced education, our financial solutions are designed to transform dreams into tangible achievements.



My Car

- Acquire quick car loans for dream vehicles.
- Renew car insurance for on-road peace of mind.



My Home

- Fulfil homeownership dreams with home loans.
- Safeguard investments with comprehensive property insurance.
- Access trained service professionals and interior design services.



My Child's Education

- Invest in child savings plans for a bright future.



My Financials

- Access brokerage services for FX, metals, and stocks.

My Life
Beyond Banking

My Life
Banking

My Goals
Beyond Banking

My Goals
Banking

My Goals

Banking

Bank Account

Our comprehensive range of Savings and Debit accounts cater to various needs and preferences, ensuring everyone's financial journey is tailored to their specific requirements.

With features like daily interest calculation, flexible withdrawal options, and easy access through ATMs, internet banking, and mobile apps, we empower consumers to manage their finances with ease.

Savings & Deposit Accounts



Savings Accounts

- High Yield Savings Account
- Savings Account
- Savings Plus Account
- Savings Smart Account
- Gold Account
- Silver Account
- Platinum Account



Minor Account

- Free Debit Card for children aged from 15 to 17 years
- Free Cash Deposit Card for children below 15 years
- Zero minimum balance charges
- Can be maintained in OMR, AED, GBP USD
- Internet Banking Facility: View access to parents
- Discounts and Offers



Youth Account

- 7/24 Access mobile and internet banking services
- Mobile Phone Bill Payments and Top-ups
- Local & International Fund Transfers
- No ATM Withdrawal Fees
- Multi-currency Account
- Discounts and Offers



Deposit Accounts

- Recurring Deposit
- Instant Interest Time Deposit
- Retail Business Smart Account
- Cumulative Fixed Deposit Account
- Flexible Fixed Deposit Account
- Structured Fixed Deposit Account
- Gold Fixed Deposit Account
- Standard Fixed Deposit Account

My Life
Beyond Banking

My Life
Banking

My Goals
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My Goals
Banking

My Goals

Banking

Premier Banking

Sohar International's Premier Banking offers tailored financial solutions to ensure a consumer's financial journey is both prosperous and secure. Our range of investment options includes Bonds & Sukuks, Mutual Funds, and Exchange Traded Funds (ETFs). Our services include:



High Profile Wealth Advisors

- Gain access to investment products guided by experienced wealth advisors



Premium Banking Lounges

- Access exclusive lounges and priority services at Sohar International Branches



Relationship Manager

- Receive personalised advice and portfolio management, aligned with your financial goals



24/7 Call Centre

- Dedicated officers are available around the clock



Taxation

- Oman's tax scenario ensures no deductions, but VAT @%5 applies to transaction and custodian fees



Currency

- Investments are primarily conducted in USD



Risk Mitigation

- Custodians offshore reduce country and bank-related risks



Portability

- Transfer holdings to overseas banks for added flexibility



Easy Liquidity

- Mutual Funds and ETFs are highly liquid, allowing convenient purchases and redemptions within days



Bespoke Portfolios

- Our experienced Wealth Advisors create personalised portfolios tailored to consumer's needs



Regular Updates

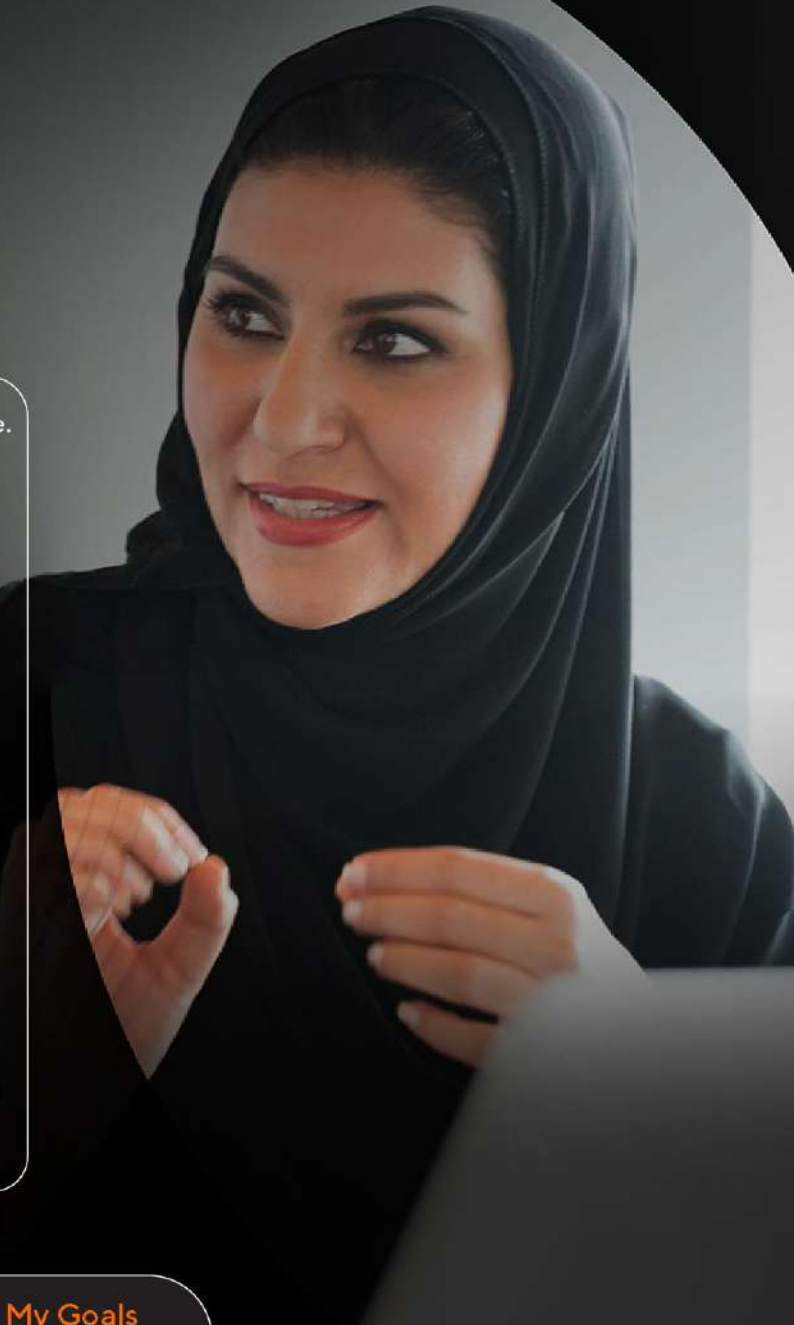
- Stay informed about various holdings with regular updates, reviews, and opportunities, giving consumers greater control over their portfolio

My Life
Beyond Banking

My Life
Banking

My Goals
Beyond Banking

My Goals
Banking



My Goals

Banking

Car Loans

Driving the Future

Sohar International's Car Loans offer affordable solutions to put you in the driver's seat of your dream car.

Rapid Finance

- Swift car finance solutions for both new and used cars

Secured Options

- Loans secured against salary assignment or post-dated cheques

Personal Loans

Empowering Financial Goals

Sohar International's Personal Loans cater to immediate needs and special occasions, offering tailored financial solutions for Omanis and expatriates.

Flexible Repayment

- Enjoy a tenor of up to 10 years with flexible repayment plans

Special Interest Rates

- Benefit from a loan with a special interest rate

Versatile Use

- Use the loan to meet immediate financial needs or invest in life's special moments

Housing Loans

Helping Consumers Realise their Homeownership Dreams

Sohar International's Home Loan Solutions pave the way to help consumers buy their dream homes with flexible options.

Purchase Flexibility

- Buy land, ready or under-construction properties, and even takeover housing loans from other banks

Tenor and Repayment Plans

- Enjoy a special interest rate with a tenor of up to 25 years, coupled with flexible repayment plans

Developer Properties

- Extend loans to approved developer projects like Muscat Hills and Waves Muscat

Construction and Renovation

- Fund self-construction, expansion, or renovation of existing properties



Priority Banking

Invest in the future of a prosperous nation

Partner with Sohar International today and embark on a journey marked by professionalism, security, and the limitless possibilities that Oman has to offer.

In the dynamic landscape of banking and financial services, Sohar | Priority Banking stands out as a strategic arm dedicated to advancing Oman's global aspirations through exclusive banking services tailored for individuals seeking to invest in the thriving landscape of Oman, a nation that has firmly established itself as a secure haven for investors. Oman's strategic location on the global map, coupled with its unwavering political stability, makes it an enticing destination for those seeking to grow their wealth.

Inspired by Oman's Vision 2040, our commitment to excellence is exemplified by our dedicated team, bolstered by local expertise and extensive networks within Oman's dynamic market. We possess a profound understanding of the intricacies that make Oman an investment hotspot with boundless potential.

When you choose Sohar International as your financial partner, you can expect:



Professionalism

We pride ourselves on our professionalism, ensuring that your investment journey is guided by seasoned experts who are committed to your financial success.



Comfort, Safety, and Security

Your peace of mind is our top priority. We offer a secure environment that not only protects your investments but also ensures you feel comfortable throughout your investment journey.



Endless Investment Opportunities

Oman's burgeoning economy is brimming with opportunities waiting to be seized. We are here to facilitate your investments in Oman, enabling you to tap into a world of potential.

Join us in realising your global financial goals and explore a future full of possibilities with Sohar International.

The background image shows an industrial port scene. On the left, there is a white control tower with a glass-enclosed upper section. To its right, several large yellow and red gantry cranes are visible, some with complex lattice structures. In the foreground, there are white industrial buildings or storage tanks. The entire scene is set against a clear sky and a body of water at the bottom. The image is framed by a dark circular vignette.

Wholesale Banking

Wholesale Banking

Unlocking Growth Opportunities

Running a business comes with its own set of challenges. As your banking partner, Sohar International recognises the need for financial expertise that allows you to focus on optimising every opportunity for maximum success.

It's why our wholesale banking client-centric model takes a step away from the norm, moving into an advisory role, adding value when you need it most.

Our wholesale banking client-centric model takes a step away from the norm, moving into an advisory role, adding value when you need it most.

Segments



Multinational
Companies



Large Business
Conglomerates



Large & Mid
Corporates



Small & Medium
Enterprises



Banks, Finance
companies, Equity
funds, Exchange
houses



Charitable
Entities



Government
Ministries
Establishments



Government
Companies

Wholesale Banking

Products

Services to Run Your Business



Account Services

- Statements
- Commercial Accounts



Cash Flow Management

- Collections
- Payments



Merchant Services

- E-Commerce
- Payment Solutions



Digital Banking

- Cards
- FX Online
- Payroll
- Reconciliations
- Fund Transfers
- Mobile Banking



ERP Integration Capability

- Host to Host (H2H)
- Application Programming Interface (API)



Services to Grow Your Business



Business Services Beyond Banking

- Advisory
- Asset Management
- Custody



Supply Chain

- Payables Solutions
- Receivable Solutions



Trade Finance

- Imports & Exports Services
- Digital Trade Finance
- Trade Advisory



Strategic Growth

- Project Financing
- Working Capital



Financing

- Sector Specialisation
- Product Specialisation

Wholesale Banking

Services to Run Your Business

Our tailored solutions are designed to cater to diverse industries and address your specific needs, ensuring efficiency and effectiveness in managing your business.

We offer an array of services specifically tailored to help you run your business' financial needs smoothly.

Benefits



Account
Services



Cash flow
Management



Merchant
Services



Digital
Banking



ERP Integration
Capability



Wholesale Banking

Services to Run Your Business



Account Services

- Cheque book(s)
- Customised special cheques
- Outstation and local cheque clearing facilities
- Demand Drafts or Pay Order

Statements



E-Statement Delivery

- Consolidated interactive E-Statement via email such as Credit cards statements



Digital Channels

- On-demand
- Multi-format such as CSV, TXT, PDF, XLS & MT940

Commercial Accounts



E-Statement Delivery



Interest-bearing Call Account



Interest-bearing Term Deposit Account



Escrow account for structured transactions



Available 30+ currencies



Account
Services



Cash flow
Management



Merchant
Services



Digital
Banking



ERP Integration
Capability

Wholesale Banking

Services to Run Your Business



Cash Flow Management

Collections



E-Statement Delivery

- Virtual account rationalization & reconciliation
- Direct debit for recurring receivables



Digital Channels

- Remote cheque deposit for speedy credit
- Express international & local cheque clearing solutions



Reporting & Reconciliation

- Cash flow forecasting tools for overall cash estimation
- Customised reports for automated reconciliation

Payments



Electronic Payments

Comprehensive Transfer services

- Internal, domestic, and international transfers
- Batch and bulk payment processing with native B2B capability
- Standing instructions, sweeps, and pooling mechanisms

Wide currency range

- Dealing in over 25 currencies, including GCC, G10, and major asian currencies
- Strategic partnerships with leading international banks



Physical Payments

- Remote Cheque Printing with Client-End Facility
- Authorized Signatory Signature



Account
Services



Cash flow
Management



Merchant
Services



Digital
Banking



ERP Integration
Capability

Wholesale Banking

Services to Run Your Business



Merchant Services

E-Commerce



Payment Gateway

- Seamless B2C e-commerce payment integration
- Frictionless customer experience
- Scalable solutions for high transaction volumes
- Secure transaction methods



Aggregator Services

- Websites/applications
- Supported card types: Visa and Mastercard
- Access to a dedicated merchant portal for MIS and analytical reports

Collection Solutions



Acquiring Bank Services

- Integration with operational accounts
- 7/24 customer support
- Expertise in holistic solutions for consumer, retail merchant, hospitality, travel & tourism, and hypermarkets



POS Terminals

- Accepts Visa, Mastercard, and Amex (local & international)
- Access to a dedicated merchant portal for MIS and analytical reports



Account Services



Cash flow Management



Merchant Services



Digital Banking



ERP Integration Capability

Wholesale Banking

Services to Run Your Business





Digital Banking

Digital Banking Channels

We offer a variety of digital solutions for adaptive growth opportunities like:

 Unified Login Access for Parent and Associate Entities	 Integrated Payroll Solutions with WPS
 Multi-Level Approval Workflow	 Utility and Tax Payment Capabilities
 Profile Management and Corporate Administrator Features	 Credit Card and Pre-Loaded Card Inquiry, Statements, and Payments
 Seamless Integration with ERP and Swift, Supporting Various File Types	 Batch/Bulk File Upload - Based Transactions
 Domestic and International Payment Options (ACH, RTGS, Swift)	 Customized FX Rates for Currency Transactions
 Account Balance Inquiry and Statements in Multiple Formats (MT940, XLS, PDF, CSV)	 PAYMATE- payment to suppliers bank account using Credit Card

Digital Transactions

Payroll	Fund Transfers
 Digital Salary Transfer Requests for Corporates (WPS)	 Internal
 Convenient File Upload with Real-time CSV Format Validations	 Domestic (RTGS/ACH)
 Both File-Based and Transaction-Specific Status Updates	 International (Swift)
 On-Demand Access to Historical Transaction Status and Salary Reports	 Bill Payments
 Real-time Corporate Account Balance Checks Before Transactions	 Credit Card Payments
	 Instant transfers between Sohar International accounts
	 Tax Payments

Corporate Credit Card

- Utilised for Commercial Purchases, travel & admin expenses
- Allocates an overall credit limit at the corporate level
- sub-limits for designated employee credit cards
 - No restriction in issuing multiple cards
 - Issued for specific purpose along-with restrictive controls for usage at specified merchant categories
- Easy to manage through Corporate Internet Banking
 - Card inequities: Outstanding balance and available limit
 - Card management (activate or block)
 - PIN management
 - Transaction history & monthly statements
- Analyse your spends through Visa Portal
- Credit Card Statements integrated with ERP
- **Virtual cards**
 - Card can be used for all or particular POS, payment gateway, withdrawal, e-commerce
 - 2FA / 3D-secure data transfer
- **Pre-loaded Cards**
 - Topped up using bank ATMs or transfer (through CIB)
 - Control spends online or POS
 - Card can be used for POS, payment gateway, withdrawal, e-commerce
- **Cash Deposit Cards**
 - Used for depositing cash 24x7 across select Sohar ATMs
 - Instant credit in account (self) or 3rd party (Sohar customer only)
 - Not allowed for cash withdrawal / any spends across POS / internet / e-commerce / transfer



Account Services



Cash flow Management



Merchant Services



Digital Banking



ERP Integration Capability

Wholesale Banking

Services to Run Your Business



ERP Integration Capability

H2H



Seamless Transactions

- Comprehensive transaction banking platform via DigiTrade + DigiCash



H2H Integration

- Seamless and secure integration with corporate ERP and financial systems



Secure Data Files

- Secured file transfer, multiple workflow approval, and full payment/transaction automation



Streamlined Corporate Solutions

- Streamlined Business Processes
- Integrated Business Intelligence
- Enhanced Cash Flow, Operational Efficiency, and Opex Reduction

API



Embedded Banking Services

- Seamless banking service integration with corporate platforms via APIs



Finance System Integration

- APIs Bridging Enterprise, Treasury, and Accounting Systems with bank data



API-Enhanced Transaction Banking

- APIs Bridging Enterprise, Treasury, and Accounting Systems with bank data



Account Services



Cash flow Management



Merchant Services



Digital Banking



ERP Integration Capability

Wholesale Banking

Services to Grow Your Business

We help you scale up your business faster in the most efficient and effective manner by offering tailored solutions that focus on growing revenue, improving profitability, increasing market share, accelerate customer acquisition and focus on customer retention. You can optimize your cash through our cutting-edge receivable and payable solutions, leverage our global reach along-with local expertise for trade. Our digital trade finance capabilities make things simpler and speedier for your transactions.

Benefits



Business Services
Beyond Banking



Supply Chain
Finance



Trade
Finance



Strategic
Growth



Financing

Wholesale Banking

Growing Your Business



Business Services Beyond Banking



International Tie-ups

- Access to international platforms including EFG, Julius Bar, Allfunds, and many others.



Investment Banking Advisory

- Expert team with tailored insights
- Empowering informed decision-making
- Maximising value in complex financial transactions



Capital Markets

- International and Domestic Bonds
- Public Market Equity Options
- IPO (Initial Public Offering)
- Right Issue
- REIT (Real Estate Investment Trust) for Idle Property



Advisory Services

- Expertise in Sell-Side and Corporate Divestiture Transactions
- M&A Advisory Services
- Strategic Alternatives Reviews
- Corporate Recapitalizations and Restructurings
- Proficiency in Leveraged Buyouts
- Shareholder Rights Plans and Takeover Defense Advisory
- Strategic Stock Repurchases and Other Advisory Activities



Custody & Fund Administration

- Fund Administration
- Fund Accounting
- Legal, Compliance, and Tax Support
- Transfer Agency Services
- Escrow Account Services



Business Services
Beyond Banking



Supply Chain
Finance



Trade
Finance



Strategic
Growth



Financing

Wholesale Banking

Growing Your Business



Supply Chain Finance

Receivable & Payable Solutions



Integrated Technology Platform

- Unified transaction banking platform for buyer and seller connectivity



Invoice Support

- Support for bulk and individual invoice financing and payments



Value Chain Control

- End-to-end digital control of the value chain from purchase order initiation to invoice payment



Numerous Financial Products

- Diverse financing products including vendor and receivable financing



Easy Connectivity

- Seamless ERP integration



Business Services
Beyond Banking



Supply Chain
Finance



Trade
Finance



Strategic
Growth



Financing

Wholesale Banking

Growing Your Business



**Trade
Finance**



Global Trade Facilitation

- Global trade facilitation with over 500 bank partnerships



Personalised Advisory

- Personalised advisory from our trade finance product team



Import & Export Services

- Comprehensive import and export service offerings



Expert Handling

- Expertise in handling various Letter of Credit and Letter of Guarantee structures



Digitised Solutions

- End-to-end digital trade finance solutions with real-time monitoring



Structured Solutions

- Structured trade finance solutions aligned with international standards



Business Services
Beyond Banking



Supply Chain
Finance



**Trade
Finance**



Strategic
Growth



Financing

Wholesale Banking

Growing Your Business



Strategic Growth



Project financing

- Funding across various sectors (greenfield & brownfield)
 - Manufacturing
 - Mining
 - Oil & Gas
 - Tourism
 - Power & Water Projects
 - Telecommunication
 - Fisheries
 - Services
 - Logistics
- Ability to arrange financing in USD or OMR currency
- Structure facility with Recourse or Non-Recourse
- Tenor ranging from 12 - 7 years based on project specifics
- Originate a syndicated loan (act as a lead arranger; either singly or together with other banks)
- Arranging for bilateral or syndication arrangements (agency or participating)



Working capital financing

- Overdraft, Short-term loans, Export & Import financing
- Transactional Banking focussed approach
- Self-liquidating and Cash Flow driven financing
- Project financing linked to assignments
- Foreign Exchanges flows
- We specialize in accelerating the growth of your business by providing customized solutions that prioritize the enhancement of revenue, improvement of profitability, expansion of market share, acceleration of customer acquisition, and dedicated attention to customer retention.
- Unlock the potential of your cash flow with our state-of-the-art receivable and payable solutions. Capitalize on our global reach combined with local expertise for seamless trade operations. Our advanced digital trade finance capabilities simplify and expedite your transactions, ensuring efficiency at every step.



Business Services
Beyond Banking



Supply Chain
Finance



Trade
Finance



Strategic
Growth



Financing

Wholesale Banking

Growing Your Business



Financing



Working Capital Management

- Overdrafts, short-term loans, export, and import financing
- Transactional banking-focused approach
- Self-liquidating and cash flow-driven financing
- Project financing linked to assignments
- Foreign exchange flows



Long-term Capital Financing

- Cash flow-based funding
- Acquisition financing
- FX spot, forwards, swaps, and options
- Interest rate derivatives including IRS and interest rate options
- Commodities trading, including aluminum, copper, and oil futures



Competitive Benchmarks

- Financing tied to competitive market interest rate benchmarks
- Tenure and repayment schedule aligned with cash flows



Business Services
Beyond Banking



Supply Chain
Finance



Trade
Finance



Strategic
Growth



Financing

Our people

The Sohar International Team



Driven by Excellence

To become a world-leading Omani service company, helping customers, communities and people to prosper and grow.



Customer-Centric Experts

Highly trained and experienced, our workforce lives our brand values daily. From front office interactions to innovative online solutions, they go the extra mile to meet customer needs efficiently and effectively.



Unwavering Values

Integrity, open-mindedness, and commitment form the foundation of our staff's work ethic. This ensures a winning customer experience, consistently.



Cultivating Growth Together

Through tailored tools, training initiatives, and talent development programs, we cultivate a culture that promotes both professional and personal growth while building a strong sense of belonging, collaboration, and talent recognition.

Business Continuity Management

Uninterrupted Service. Always.

At Sohar International, we understand how the business landscape is constantly evolving, and as such we have strategic measures in place to ensure seamless operational continuity.

Our Business Continuity Management (BCM) Program safeguards the interests of our customers, employees, and stakeholders, to minimise disruptions to productivity, efficiency, and security.

Strategic Preparedness

As a promise to our customers, employees, and shareholders we have Business Continuity Plans (BCP) in place to help mitigate the risks associated with loss of services, cyber-attacks, and regional crises. Our teams are on-hand to provide our customers with uninterrupted access to their funds, with emphasis on implementing critical processes, such as treasury, capital & liquidity, and payment services. Regular reviews ensure continuous improvement through action plans and necessary infrastructure updates.



Corporate Social Responsibility

A Community to be proud of

Shaping a brighter future for our communities, workforce, and country – this is a core principle at Sohar International.

Through government-backed initiatives and sustainable efforts, we champion CSR campaigns that reflect our dedication to the better future. From supporting talents and local sustainability to empowering the differently abled, communities in need, and entrepreneurs, we give back to our nation in every possible way.

Segments



Growing
Omani talent



Supporting
local sustainable
initiatives



Training
and talent
development



Social
development
initiatives



Environmental, Social and Governance

Creating impact where people and communities thrive

The Sultanate of Oman is advancing towards a more sustainable future. It has embedded sustainability within its Oman Vision 2040, and in 2022 announced its commitment to reaching NetZero Emissions by 2050 in line with the Paris Agreement's objectives of limiting global warming to 1.5 degrees compared to pre-industrial levels.

Foreseeing this focus, Sohar International were first movers in establishing an ESG function – recognizing the critical role we can play in enabling and supporting the Sultanate's commitment to sustainable and inclusive economic development.

Sohar International has demonstrated its dedication to ESG, granting the highest level of accountability of the function to the Chief Executive Officer and Board of Directors.

The bank's ESG function is focused on developing and implementing an ESG framework. The framework facilitates the integration of ESG matters throughout the bank's operations – from risk considerations such as climate change, opportunity support through sustainable financing, to supporting our people and communities through strong social impact programs.

Our ESG focus positions Sohar International to play a significant role in creating a sustainable future, both environmentally and socially.



Our Network & Social Touchpoints

You matter most

From customer service to tech innovations, we strive to give you the best experience, both online and in-person.

From customer service to risk management, product development to tech-led innovations, we ensure your needs are met and deliver effective solutions.

Our expanding touchpoints build an inclusive banking platform that contributes to the nation's overall economy.

On-Ground Platforms



Branches



ATMs/CDMs

Digital Banking



e-Banking



Mobile App

Connect



Website



Email



Call Center 2473 0000

Social Platforms



Disclaimer

From customer service to tech innovations, we strive to give you the best experience, both online and in-person.

Important notice

The information, statements and opinions set out in this presentation and accompanying discussion ("this Presentation") are for informational and reference purposes only and do not constitute a public offer for the purposes of any applicable law or an offer to sell or solicitation of any offer to purchase any securities or other financial instruments or any advice or recommendation.

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Forward looking information


The financial information and other numerical disclosures in this presentation are unaudited. The most recent Annual Report, audited annual financial statements and unaudited quarterly interim condensed financial statements are available on the Bank's website.

This Presentation may contain forward-looking statements. Forward-looking statements are statements that are not historical facts; they include statements about our beliefs and expectations and the assumptions underlying them.

These statements are based on plans, estimates and projections as they are currently available to the management of the Bank. Forward-looking statements therefore speak only as of the date they are made, and we undertake no obligation to update publicly any of them in light of new information or future events. By their very nature, forward-looking statements involve risks and uncertainties. A number of important factors could therefore cause actual results to differ materially from those contained in any forward-looking statement. Such factors include the conditions in the financial markets in the Sultanate, the prevailing market volatility, potential defaults of borrowers or trading counterparties, the implementation of our strategic initiatives, the reliability of our risk management policies, procedures and other risks.

Non-IFRS measures

This presentation also contains non-IFRS financial detail.

A coastal scene at sunset. In the foreground, a large, dark, semi-circular arch structure is visible on the left. The sun is setting behind a hill, creating a bright orange glow. A bird is in flight against the sunset sky. In the background, there is a town with buildings and a harbor with a few boats.

Sohar International looks forward to the future with confidence and ambition. With every step, we see things more clearly – the opportunities, the success stories and greater wins for us all. We are ready

#Hello_Winning