



From Local Vision to Global Impact

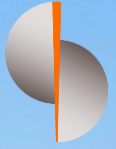


“Nation-building and development are a public responsibility that requires the commitment of all, without exempting anyone from their role, in their respective specialities, and within their capabilities.

Oman was founded, and its civilisation 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 realise 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



Sultanate of Oman



A Nation Positioned for Long-Term Growth

Oman blends rich heritage with forward-looking ambition. Backed by infrastructure investment, stable governance, and skilled talent, it has evolved into a dynamic, future-ready business hub.

With strong macroeconomic fundamentals, including low inflation, stable interest rates, and a positive trade balance, Oman is accelerating its shift to a diversified, knowledge-driven economy under Vision 2040.

Strategic investments in tourism, logistics, real estate, and financial services are reducing reliance on oil and reinforcing Oman's role as a regional centre for trade and sustainable growth.

As one of the GCC's most stable and well-regulated markets, Oman offers a resilient platform for long-term investment fully aligned with Sohar International's mission to enable economic diversification and private sector growth.



Gateway to Growth



GDP & Economic Strength

- **Steady GDP Growth** – Oman's real GDP is forecasted to grow 2.3% in 2025, up from 1.7% in 2024 (IMF).
- **Strong Hydrocarbon Base** – Oil & gas remain core contributors, enabling fiscal stability and infrastructure investment.
- **Sound Fiscal Management** – Ongoing reforms to strengthen public finances, attract investment, and enhance economic resilience.



Favourable Trade & Investment Climate

- **Strategic Location** – Oman sits as the gateway between Asia, Africa, and the Middle East, with direct access to global markets.
- **Stable Political & Economic Environment** – Political stability, transparent regulations, and pro-growth policies support business confidence.
- **Pro-Investment Policies** – Competitive tax regime, foreign ownership incentives, and simplified procedures to attract international investors.



Stable Monetary Environment

- **Low Inflation** – Projected at 1.5%, the 3rd lowest in GCC and 10th globally (IMF, Jan 2025).
- **Stable Currency** – The Omani Rial (OMR) is pegged to the US Dollar, minimising currency risk for trade and investment.
- **Strong Global Position** – OMR ranks as the 3rd strongest currency in the world, reflecting monetary stability.
- **Supportive Financing Environment** – Competitive interest rates facilitate business lending and investment growth.

Gateway to Growth



Diversification & Vision 2040

- Strategic push to diversify into tourism, logistics, manufacturing, fisheries, mining, real estate, and financial services.
- Oman Vision 2040 prioritises private sector growth, innovation, and sustainability.



Infrastructure & Connectivity

- World-class ports (Sohar, Salalah, Duqm), airports, and logistics hubs linked to global markets.
- Expanding industrial zones and free zones offering tax incentives.



Human Capital & Quality of Life

- Young, educated workforce with a strong government emphasis on skills development.
- High quality of life, safety, and a welcoming environment for expatriates.



Political & Regulatory Stability

- Among the most politically stable nations in the GCC.
- Transparent policies with clear pathways for business licensing and dispute resolution.



Others

- **Muscat Stock Exchange (MSX)** – Operates under a transparent regulatory framework, boosting investor confidence and market integrity.
- **Credit Ratings** – Major rating agencies have upgraded Oman to ‘investment grade’, reflecting improved fiscal and economic fundamentals.
- **Oman Investment Authority (OIA)** – The investment arm of Oman, established by Royal Decree, operating as an autonomous and independent legal entity reporting to the Council of Ministers. Ranked 8th globally among sovereign wealth funds for five-year investment returns, showcasing effective asset management.
- **Public Debt Reduction** – World Bank praises Oman’s fiscal discipline, with public debt falling from 68% to 35% of GDP in recent years.
- **Trade Resilience** – Oman’s economy is expected to see minimal impact from new US tariffs, supported by diversified trade partnerships.

From Oman to The World

A Strategic Gateway for Global Investment



Location Advantage

At the crossroads of Asia, Africa, and Europe, Oman offers unmatched regional access.



Repatriation Assurance

Investor-friendly policies allow seamless movement of profits and capital.



Political Stability

A stable, forward-looking government committed to long-term economic advancement.



Skilled Workforce

A future-ready talent pool shaped by national education reform and upskilling.



Investor-Centric Environment

Tax incentives, streamlined regulations, and full foreign ownership in key sectors.



Economic Diversification

Active investment across tourism, logistics, manufacturing, mining, tech, and more.



Tax Exemptions



Foreign Ownership



Capital And Profit Repatriation



Transparent Legal System



Custom Exemption



Banking in Oman

Resilient. Evolving. Ready.



A Robust, Well-Regulated Banking Landscape



Strength & Growth

- **Robust Credit Growth** — Healthy lending activity driven by strong demand from businesses and individuals, supporting economic expansion.
- **Deposit Expansion** — Steady growth in deposits reflects public confidence in the banking system and provides ample liquidity for financing needs.



Asset Quality & Risk Management

- **Low NPL Ratios of GCC Banks** — Improved through regulatory measures and precautionary provisioning, maintaining healthy coverage.
- **Resilient Banks** — Stress tests show Omani banks can withstand potential shocks; prudential liquidity indicators remain well above Basel requirements.
- **Coverage Ratios** — Strong loan-loss coverage ensures resilience against credit shocks.



Capital & Liquidity

- **Central Bank Support** — The Central Bank of Oman (CBO) safeguards strong capital positions and healthy liquidity across the sector, ensuring financial stability and resilience.
- **Strong Capital Buffers** — Capital strength reinforces confidence in withstanding adverse conditions.
- **Healthy Liquidity** — Banks effectively maintain robust liquidity capable of meeting regulatory requirements even under heightened stress scenarios.



Strength & Profitability & Efficiency

- **Rising Profits** — Omani banks continue to post higher earnings, supported by solid credit growth, prudent cost management, and diversified income streams.
- **Stable Margins** — Consistent interest spreads and disciplined pricing strategies sustain profitability despite market changes.



Sector Innovation & Regulation

- **Sector Consolidation & Fintech** — Adoption of digital solutions and mergers enhances efficiency and capability.
- **Regulatory Upgrades** — New Banking Law and governance reforms (Jan 2025) strengthen oversight and institutional independence.



Global Reserve Strength

- **Foreign Assets Growth** — CBO and commercial bank reserves are rising, boosting confidence in Oman's economy.
- **Competitiveness** — Increased foreign assets at Omani banks show the sector's adaptability to international changes, financial fluctuations, and external commitments.
- **Outlook** — The Omani banking sector is expected to strengthen capital, diversify, and receive private sector support in 2025. Last year's bank profits are likely to boost the national economy and aid private sector activities.

Growing With the Nation

Sohar International is deeply aligned with Oman's economic direction. From diversification and sustainability to digital transformation, we support national priorities that shape the future.

As Oman expands its regional presence, Sohar International continues to serve as a trusted financial partner, opening pathways to opportunity, enabling long-term value, and driving impact across every level of the economy.





Sohar International

A New Chapter in Omani Banking



Growing With the Nation

“At Sohar International, we don’t just respond to change — we lead it.

Our commitment to innovation, our focus on impact, and our alignment with Oman’s Vision 2040 drive everything we do.

As we expand regionally and grow digitally, we remain dedicated to helping our customers, communities, and investors win in an ever-changing world.”

Abdulwahid Mohamed Murshidi

Chief Executive Officer



Who We Are

We are Sohar International, a purpose-driven financial institution, rooted in Oman and growing across borders.

Our ambition is clear: to be a world-leading Omani service company that empowers people, businesses, and communities to grow and prosper.

We are proud to support Oman Vision 2040 by redefining what banking means in a rapidly evolving world.



Vision

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



Purpose

We help people thrive by delivering evolving banking solutions for an ever-changing world.



Promise

Responsive banking services designed to help customers reach any goal.



Principles

- More velocity
- More value
- More vision



Personality

- Sharp
- Human
- Unstoppable



Values

- Be straight up
- Be open-minded
- Do the right thing
- Make it better
- Be decisive



Our Footprint

Founded in 2007 and reimagined under a renewed vision in 2018, Sohar International has grown into one of Oman's most dynamic and fastest-growing banks. With an ever-expanding presence, we continue to strengthen our position as the local bank of choice with global ambitions.

Extensive domestic reach: A rapidly expanding network of branches and ATMs across Oman, ensuring greater accessibility for our customers nationwide.

Expanding international footprint: Growing presence beyond Oman, beginning with the Kingdom of Saudi Arabia, and actively exploring new markets.



Board of Directors



Said
Mohammed
Al-Aufi

Chairman

Tareq
Mohamed
Al Mugheiry

Deputy Chairman

Said
Ahmed
Safrar

Director

Salim
Mohamed
Al Mashaiki

Director

Sheikh
Aimen Ahmed
Sultan Al Hosni

Director

Ghusen Hilal
Abdulla Al
Abri

Director

Ahmed
Dawood
Al Busaidi

Director

The Management Team



Abdulwahid Mohamed Al
Murshidi
Chief Executive Officer



Khalil Salim
Al Hedaifi
Chief Government & Private Banking
Officer



Abdul Qadir
Al Sumali
Chief Retail & Premier
Banking Officer



Hisham
Hassan Moosa
Head Of Project
Finance & Global Banking



Sajeel
Bashiruddin
Chief Technology
& Digital Officer



Mahira Saleh
Al Raisi
Chief Human
Resources Officer



Craig
Barrington Bell
Chief Financial Officer



Khalid
Al Guthami
Country
Chief Executive Officer
of KSA Branch



Eng. Aisha
Al Saifi
Chief Transformation
Officer



Aziz
Al Jahdhami
Chief International
Banking Officer



Dr. Saud
Al Shidhani
Chief Corporate Services
Officer



Hamood
Al Sawai
Chief Operating
Officer



Abbas
Al Lawati
Head Of Investment Banking,
Fig And International Operations



Ali Taqi
Hassan
Head of
Commercial Banking



Elsamawal Abdulhadi
Mohammed
Chief Legal &
Governance Officer



Dr. Mazin Mahmood
Al Raisi
Chief Marketing
Officer



Majid Nasser
Al Busaidi
Chief Risk
Officer



Hamood Khalfan
Badar Al Aisri
Chief Internal
Auditor



Khalid Khalfan
Al Subhi
Chief Compliance
Officer



Fahad Akbar
Al Zadjali
Head of
Sohar Islamic



Saeed Ali
Al Hinai
Head Of
Global Markets

Milestones

2007

- The birth of Bank Sohar

2013

- Launch of Sohar Islamic

2016

- Launch of Mobile Banking

2018

- Appointment of new CEO
- Rebranding to Sohar International
- New strategy and vision developed

2022

- Fastest Growing Commercial Bank & Fastest Growing Bank - Large Banks
- Best Corporate & Retail Bank Awards
- Created a dedicated ESG unit & Head of ESG
- Establishment of a Branch in Saudi Arabia

2021

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

2020

- Weathering the impacts of COVID-19
- Developed differentiated capabilities
- Launch of robust digital platforms
- Best performing bank in Oman award

2019

- Full throttle implementation of 5-Year Strategy
- Strengthened the top leadership team
- Increased capital by RO 140 m
- Established a strategic alliance with EFG
- Launched the first e-wallet (eFloos)

2023

- Solidified position as the fastest-growing and second largest bank in Oman through the merger with HSBC Bank Oman
- Commenced operations in Saudi Arabia
- First bank to introduce an ecosystem of offerings beyond banking
- Exceeded USD 1 bn in Funds under Management

2024

- Profit for the year increased by 42% to a record RO 100 million
- Ranked among top 3 listed entities on MSX with USD 2.4 bn market cap
- Launched over 30 innovative solutions, reinforcing 'Digital First' leadership
- First bank in Oman to introduce API-driven banking
- Developed Oman's first AI platform for employees
- Key player in Oman's largest equity capital market transaction
- Expanded Sohar Islamic with nine new branches
- Financed major green steel, green hydrogen, solar, and energy efficiency projects
- Won 19 prestigious awards for excellence in business, digital, and financial innovation

2025

- Designation as a Domestic Systemically Important Bank (D-SIB) by CBO.
- Launched the nation's first fully integrated Open Banking Platform.
- Closure of perpetual tier 1 bond issuance to enhance growth capacity.
- Strengthened cybersecurity framework, completing ISO 27001 certification.
- Signed MoU with East Africa Chamber of Commerce (EACCIA) for trade and investment cooperation.
- Landmark USD 500 million financing agreement for GCC Power Interconnection Project.

What Sets Us Apart



Strategic Positioning & Aspirations

A multi-segment, future-ready bank with a proven integration track record and active expansion into the Kingdom of Saudi Arabia, fully aligned with Vision 2040 and Oman's national diversification priorities.



Financial Performance & Market Leadership

One of Oman's fastest-growing banks, with over 60 awards in the last five years and a record net profit of USD 260 Mn in 2024.



Digital Innovation & Infrastructure

Market leader in digitised trade finance, corporate banking, and onboarding. Full-scale API, ERP, and H2H integration deliver seamless, future-proof solutions for businesses.



Institutional Expertise & Government Relationships

Trusted advisor to government-related entities (GREs), with advisory capabilities supporting Oman's infrastructure and industrial growth.



ESG Leadership & Social Commitment

Among the first banks in Oman to adopt and publish a full ESG Framework. Our 2024 report aligns with UN SDGs and supports Oman's Net Zero 2050 ambition.



Regional Reach & Global Ambition

Strong domestic presence and strategic international partnerships and trade finance networks across 500+ banks.



Human Capital & Leadership

Led by a seasoned team with deep experience in advisory, restructuring, and IPOs. Our leadership is agile, future-focused, and committed to long-term stakeholder value.

Shaping The Future of Digital Banking



Milestones in Digital Transformation

- **Omnichannel Mobile Banking** – Leading mobile apps for individuals and businesses, providing seamless access to banking, investments, and payments.
- **AI-Powered Operations** – Implementing AI for knowledge management and customer support, featuring Sohar | GPT to boost frontline efficiency.
- **Digital Onboarding** – Comprehensive onboarding with instant account activation, document capture, and KYC verification.
- **Digital Payments** – Early adoption of Apple Pay, Samsung Pay, and contactless tech for real-time transactions across devices.
- **Digital Top-ups & Services** – Instant utilities, mobile top-ups, and lifestyle features within the app, creating a broader ecosystem beyond traditional banking.



Core Digital Channels

- **eBanking & Mobile App** – Secure, unified access for individuals and businesses.
- **API Banking** – Direct integration of banking services into ERP systems for enterprise clients.
- **Digital Cash & Digital Trade** – Enterprise-grade digital platforms for cash management, payroll, trade finance, and transaction automation.



Technology Infrastructure

- **API-first Architecture** – Ensures flexibility and third-party integrations.
- **Cloud-enabled Platforms** – Offers scalability and resilience.
- **Advanced Security Protocols** – Guarantees compliance.



Cybersecurity, Data & AI

- Enterprise-grade cybersecurity aligned with global standards and regulatory compliance.
- Continuous threat detection and data privacy protocols are embedded across all platforms.
- AI-driven customer support tools enhance internal teams and customer engagement.



Future Focus

Sohar International is redefining value creation in the banking industry. Our digital roadmap includes:

- Expanding our **beyond-banking ecosystem** through partnerships and lifestyle integration
- Scaling intelligent automation across lending, risk, and compliance
- Enhancing personalisation with data science and real-time insights
- Accelerating **financial inclusion** via digitally-enabled onboarding for underserved segments

Driving Real Impact Through ESG

Our commitment to business sustainability guides every strategic decision as we grow beyond local markets and strengthen our international presence. We define sustainability as; the most efficient and responsible use of all resources including financial, human, technological, and natural, to create long-term value for all stakeholders.

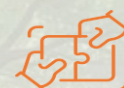
Central to this is our robust Environmental, Social, and Governance (ESG) framework. We're proud to be the first bank in Oman to establish a dedicated ESG function, reflecting our leadership in sustainable investments and financing.

We actively support sustainable investments by channelling capital toward projects that drive positive environmental and social outcomes as well as commercially feasible through various funding options such as green funds, clean energy financing, socially responsible lending, or ESG-aligned asset management. Our goal is to enable inclusive economic development while reducing risk and unlocking growth opportunities in emerging sustainable sectors.



Key Milestones & Initiatives:

- **Published our first ESG Report in 2024**, setting a national benchmark for transparency and stakeholder engagement
- **Embedded ESG into our core strategy**, with a robust policy ecosystem across all business units
- **Financed green projects** across renewable energy, green steel, waste-to-energy, and water efficiency
- **Introduced sustainable finance incentives**, including green energy credit card rewards
- **Represented Oman in global clean energy dialogues**, contributing to decarbonisation and hydrogen diplomacy efforts
- **Enabled green-sector SMEs**, providing training, capacity-building, and access to tailored financial solutions
- **Contributed to regulatory frameworks**, including consultations on sustainable bonds and sukuk issuance



Human Development & Community Empowerment Highlights:

- **Launched a women's leadership programme** to support high-potential female professionals
- **Built a next-gen digital learning platform** to upskill internal teams
- **Mandated ESG training for all employees** to reinforce awareness and accountability
- **Supported inclusion programmes**, partnering with Down Syndrome Association, Al Noor Association for the Blind, and others
- **Sponsored Oman's first ABAT programme**, supporting neurodiverse children and their families
- **Delivered youth development initiatives**, including the Financial Explorer Workshop and Tomohi Internship
- **Promoted wellbeing through sports**, including IRONMAN 70.3 Muscat and the Socca World Cup 2024

Driving Real Impact Through ESG

Serving individuals, institutions, and governments with specialised solutions designed to enable progress at every level.



Flagship Products & Services

Individuals



Deposits & Accounts

Loans

Cards

Insurance

Wealth & Investment

Digital Banking

Corporates



Working Capital & Project Finance

Trade & Supply Chain Finance

Treasury & Markets

Merchant Services

Cash Management

Digital Channels

Card Solutions

Investment Banking



Advisory

Capital Markets

Asset Management

Custody Services

An Awarded Journey

2021



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 Summi



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 Finacle Client Innovation Awards



'Business Leader of the Year' Award
Alam Al-Iktisaad 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 Finacle Client Innovation Awards

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-Iktisaad Awards



Best Performing Company in the Large Cap
Alam Al-Iktisaad Awards



Best Advisory for Shariah Compliant Investments
Alam Al-Iktisaad Islamic Banking and Finance Awards



'Business Leader of the Year' Award
Alam Al-Iktisaad Awards



Best Digital Bank Award
The Arabian Stories Business Award

2024



Bank of the Year 2024 – Oman
The Banker Magazine



Best Government Banking in Oman 2024
International Business Magazine



Best Performing Bank in Oman
OER Corporate Excellence Awards 2024



CEO of the Year in the Banking Sector
Business Today CXO Awards



Best Corporate Bank Award
The Global Business Review Magazine Awards 2024



Digital Leadership in Banking Award
The Digital Transformation Awards 2024



Best Performing Company in the Large Cap category
Alam Al-Iktisaad Awards 2024



Best Advertising Video Award
The Global Marketing Impact (TOMI) Awards



Exemplary CSR Leadership
Oman CSR Summit and Awards 2024



Oman's Best Bank for ESG
Euromoney Awards



Best Bank in the Large Banks Category
Oman Banking & Finance Awards 2024



Highest Year-on-Year Growth in Total Assets among GCC Banks
Alam Al-Iktisaad Awards



Top Oman Brand in the Banking Sector 2024
Alam Al-Iktisaad Awards



Oman's Best Bank
Middle East Euromoney Awards for Excellence



JP Morgan Chase Bank's Global Clearing Quality Recognition Awards (MT103 and MT202)



Most Innovative Digital Bank for Ecosystem Services – Oman 2023 Award
The Global Economics, UK



Best Mobile Banking App Oman 2024
World Business Outlook Annual Awards 2024



CEO of the Year – Banking Sector in Oman
Oman Banking & Finance Awards 2024



Apex Media Awards
Oman's Most Trusted Brand 2024



IFA Awards
IPO Deal of the Year 2024



New Age Banking Summit
Most Innovative CSR Initiative



New Age Banking Summit
Best Digital Transformation Initiative



New Age Banking Summit
Best Bank – Growth



Oman CX Forum
CX Team of the Year



Employer Branding Awards
Middle East Best Employer Brand



DLive Awards
Bank of the Year in Digital Innovation



IFA Awards
Most Innovative Islamic Bank in Oman



Alam Al-Iktisaad Awards 2025
Best Performing Company



Alam Al-Iktisaad Awards 2025
Leadership in Enabling National Initiatives and Progress



Leading Corporate for Investor Relations in the Financial Sector award
MEIRA Annual Conference 2025



Contribution to Capital Markets Development Award
MEIRA Annual Conference 2025

2025

Our People



Driven By Excellence

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



Customer-Centric

Highly trained and experienced, our workforce embodies 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 consistently excellent customer experience.



Cultivating Growth

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

Touchpoints

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

On-Ground Platforms



74 Branches



140+ ATMs/CDMs

Digital Banking



e-Banking



Mobile App

Social Platforms



Islamic



Connect



Sib.om



customerservice@sib.om



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Business Continuity Management

At Sohar International, we recognise that the business environment is constantly evolving. Therefore, we operate with future-ready strategies to ensure seamless service, whatever the disruption.

Our Business Continuity Management (BCM) framework safeguards customers, employees, and stakeholders by minimising disruptions to productivity, security, and service delivery

Strategic Resilience

We maintain robust Business Continuity Plans (BCPs) to mitigate risks from outages, cyberthreats, or regional events, ensuring uninterrupted access to critical banking services, including treasury, payments, and liquidity.

Regular audits, proactive upgrades, and contingency planning drive our constant improvement and readiness.

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 under 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.

This Presentation, which does not purport to be comprehensive nor to provide any form of legal, tax, investment, accounting, financial or other advice, has been provided by Sohar International (“the Bank”) and has not been independently verified by any person. You should consult your own advisers as to legal, tax, investment, accounting, financial or other related matters concerning any investment in any securities. No responsibility, liability or obligation (whether in tort, contract or otherwise) is accepted by the Bank or its officers, employees, agents or advisers as to or in relation to this Presentation (including the accuracy, completeness or sufficiency thereof), or any other written or oral information made available, or any errors contained therein or omissions therefrom, and any such liability is expressly disclaimed.

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 by 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 details.



Future-Focused.
Growth-Driven. Excellence Delivered.

Let's Shape Success
Together.