



اليسر للصيرفة الإسلامية
Al Yusr Islamic Banking

Oman Islamic Banking Strategy in Increasing Market Share

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Oman Islamic Banking Industry Overview



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- Islamic Banking in Sultanate was commenced back in 2012 with the introduction of Islamic Banking Regulatory Framework (IBRF).
- Currently six Islamic Banking Windows and two full-fledge Islamic banks are operating in the Sultanate of Oman.

	June 2018	June 2017	YoY Growth
Market Share (%)	12.6%	10%	2.6%
Islamic Banking Assets (RO Billion)	4.1	3.6	14%
Total Financing (RO Billion)	3.3	2.8	18%
Total Deposits (RO Billion)	3.2	2.7	18%

Full-Fledged	Islamic Windows							
 بنك العز الإسلامي alizz Islamic bank	 بنك نزوى Bank Nizwa	 اليُسْر al yusr صيرفة إسلامية جديرة بثقتك Islamic banking you can trust	 ميثاق MEETHAQ الصيرفة الإسلامية Islamic Banking	 بنك ظفار Bank Dhofar	 ميسرة MAISARAH Islamic Banking Services	 مزن للصيرفة الإسلامية Muzn Islamic Banking	 ديماسي العزم DIMAJZI RA'AH	 الهلال الخدمات المصرفية الإسلامية

Approach of Central Bank for Islamic Banking



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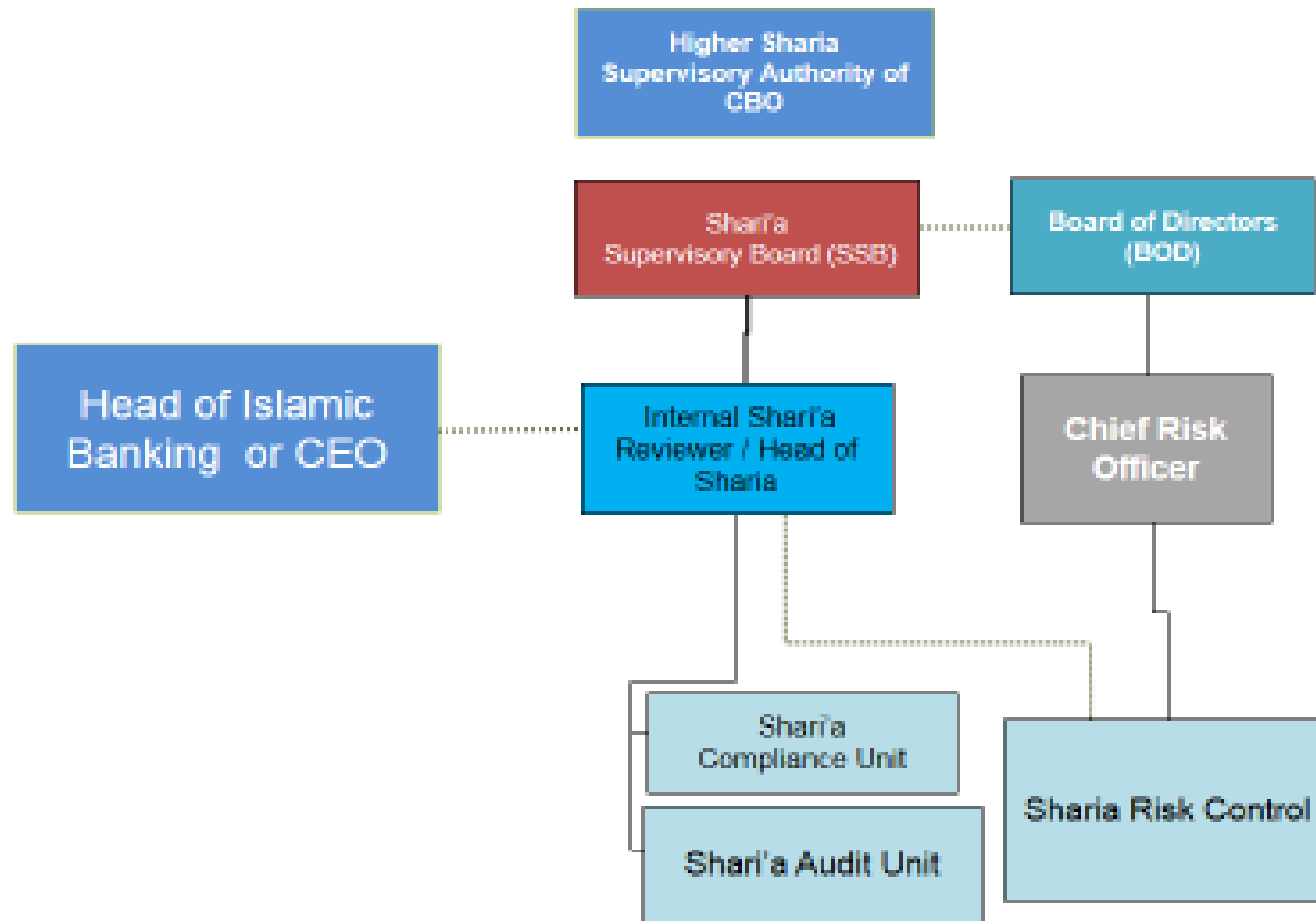
Islamic Banking to be credible and healthy through:

- ✓ Sound Sharia governance requirements
- ✓ Compliance with accredited standards/international best practices
- ✓ Dedicated banking services
- ✓ Robust regulatory oversight



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Sharia Governance Framework as per the IBRF



Islamic Windows – Operating Model



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- A “bank within a bank” model
- Separate (Assigned) Capital
- No co-mingling of funds (robust core banking & IT systems)
- Separate branches for doing Islamic banking only
- Separate books of accounts
- Dedicated staff
- Head of Islamic Window by senior management cadre and report to CEO
- Windows and Islamic banks can take funds from conventional banks on Islamic mode and not the other way



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