



الوطنية للتمويل
national finance

Partner for Growth



1
COMPANY
OVERVIEW

2
INDUSTRY
OVERVIEW

3
KEY
FINANCIAL
UPDATE

4
BUSINESS
FOCUS



1 COMPANY OVERVIEW

MISSION, VISION AND VALUES



Vision

Be the provider of choice for comprehensive financial and leasing solutions in our markets of operation.



Mission

To deliver the right financial solutions on time, exceed our customer expectations through partnership and continuous improvement, and provide an inspiring workplace for hard-working and dedicated people who believe in the company.



Values

- Integrity by building trust through transparency and honesty.
- Care/Compassion ensuring our performance and actions help to take care of our customers, our staff and our community.
- Growth by providing an environment that fosters personal development and commercial growth.
- Relationships by working proactively in partnership with customers and stakeholders to help them achieve their goals.
- Service by offering market leading service that consistently exceeds expectations.
- Empowerment by trusting our staff to make the right decisions for both the company and our customers.

Recent Developments



2023 H1 :

- Reported H1 2023 net profit of OMR 5.4mn

2022 :

- Reported FY 2022 net profit of OMR 10.1mn
- Awarded the top Omani brand in the finance company category

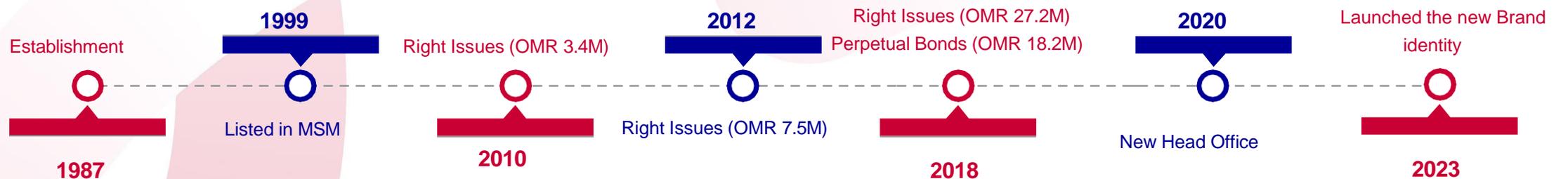
2022 H1 :

- Reported H1 2023 net profit of OMR 5.0mn

2021 :

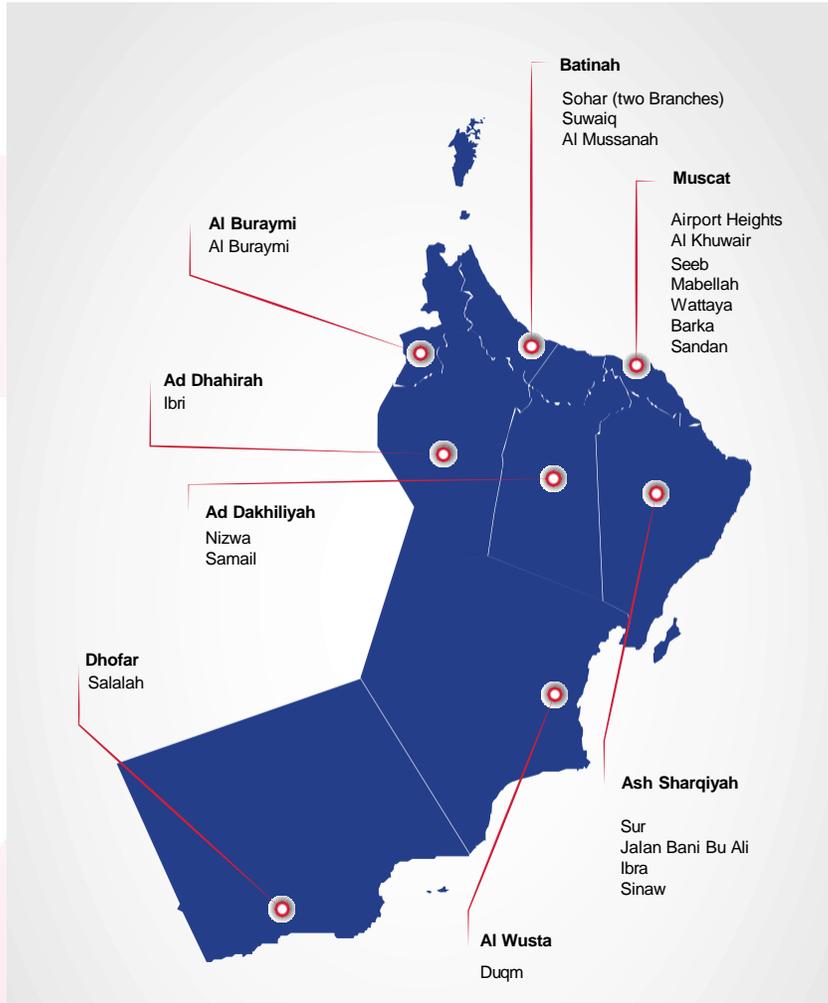
- Reported profit OMR 8.6mn

Timeline:





Geographic Presence



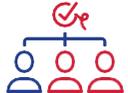
No.1 NBFC

Market share 45 % (on net assets) 

21

Branches 

+52,000

Active customers 

300+

Employees 

Products and Services

Corporate Finance

- New/pre-owned vehicle financing
- Equipment financing for sectors such as construction, manufacturing, logistics etc.
- Sale & lease back solution for companies that want to refinance existing fixed assets such as vehicle fleet, machinery or other equipment.
- Warehouse financing
- Debt factoring solution that helps finance up to 85% against accounts receivable
- Working capital finance for companies engaged in activities such as manufacturing, trading, contracting and services
- Real Estate financing for developer

Corporate Deposit

- Flexible renewable or redeemable options
- Minimum RO 5,000/-
- Minimum tenure 3 months

Retail Finance

- New vehicle financing
- Pre-owned vehicle
- Consumer durable financing
- Personal Loans

Investment

- Invest in local Government Development Bonds (GBDs)
- Corporate Bonds listed in MSX.



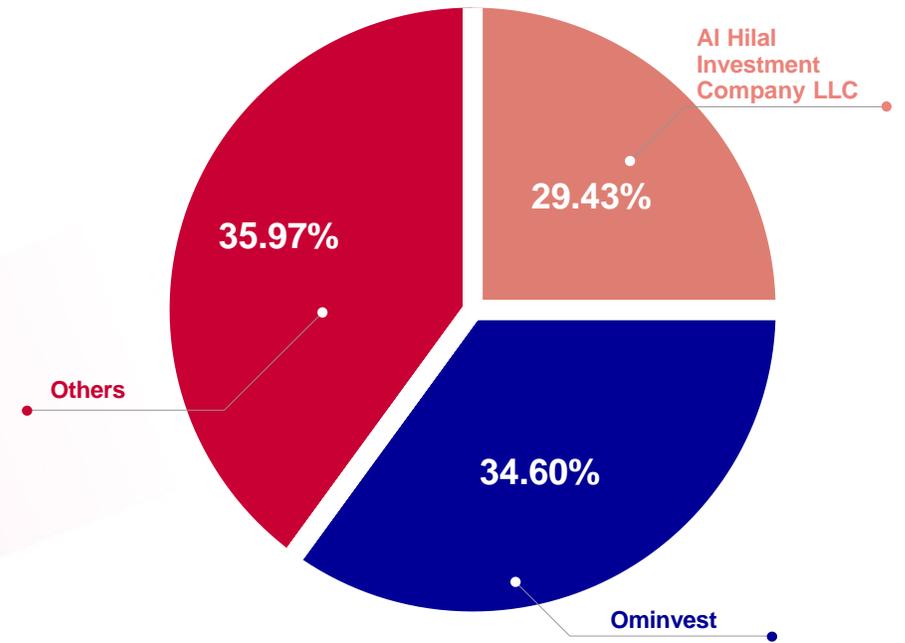


Key Shareholders

Ominvest: is the largest private investment company in Oman with a significant strategic investment portfolio of blue chip companies in the banking, financial services & insurance (BFSI) sector.

Al Hilal Investment Company LLC: is a 100% subsidiary of The Zubair Corporation and plays an important role in its investment interests. The Company monitors the Corporation's core investments, trades in global and GCC equity markets.

Others/Public: Zawawi Group, Civil Services PF, Bank Muscat funds, Shaikh Salim Said Hamed Al Fannah,... etc.



Board of Directors



Hani Al Zubair

Chairman of the Board and Chairman of the
Nomination, Remuneration and Executive
Committee



AbdulAziz Al Balushi

Deputy Chairman of the Board, Chairman of the
Risk Committee, Member of the Nomination,
Remuneration and Executive Committee.



Taya Jandal Ali

Director



Sanjay Kawatra

Member of the Risk Committee and Member
of the Nomination, Remuneration and
Executive Committee.



Muhammad Husam Al Zubair

Member of the Nomination,
Remuneration and Executive
Committee



Dr. Rashid Al Balushi

Member of the Risk Committee



Subrata Kumar Mitra

Chairman of the Audit Committee



Dr. Dhafir Al Shanfari

Member of the Audit Committee



Anand Budhia

Member of the Audit Committee

Executive Management Team



Tariq Al Farsi
Chief Executive Officer



Juma Al Khamisi
GM- Chief Operating Officer



Bikram Monga
GM-Risk & Controls



Khalifa Al Said
DGM, Chief People Officer



Saam Al Habsi
DGM, Chief Recoveries & Remedial Officer



2

INDUSTRY
OVERVIEW

Leasing Sector in Oman

Industry Overview

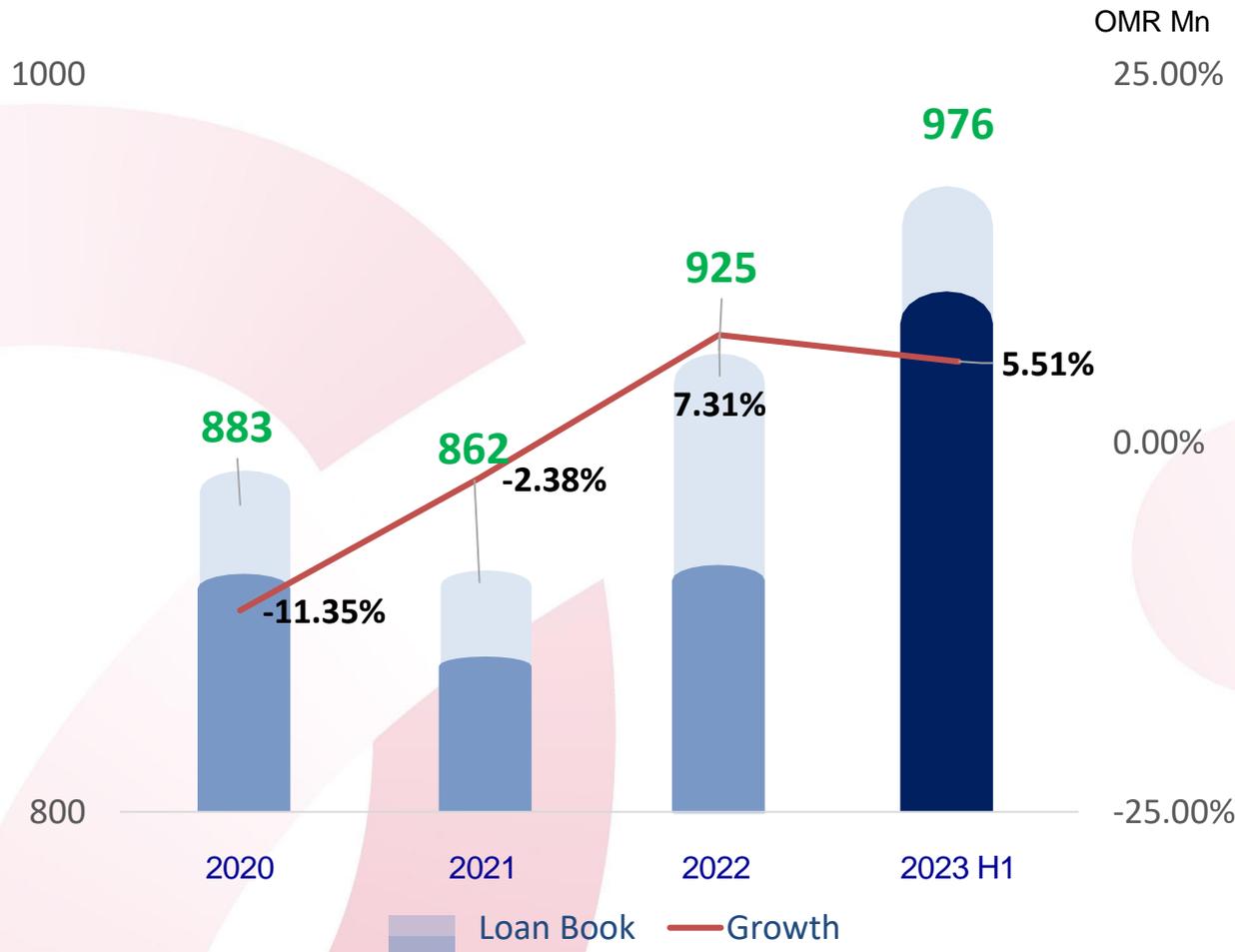
Currently there are 5 Finance and Leasing Companies in Oman with 40 branch network, under the license & regulation of the Central Bank of Oman.

Non-bank Finance and Leasing Companies (FLCs) in Oman play the role of financial intermediaries serving distinct segments of the financial services market

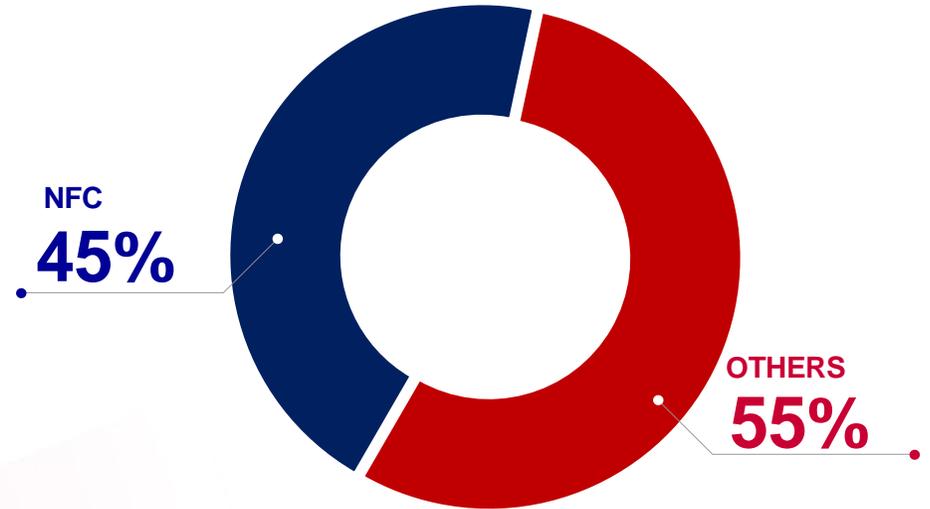


Industry Overview

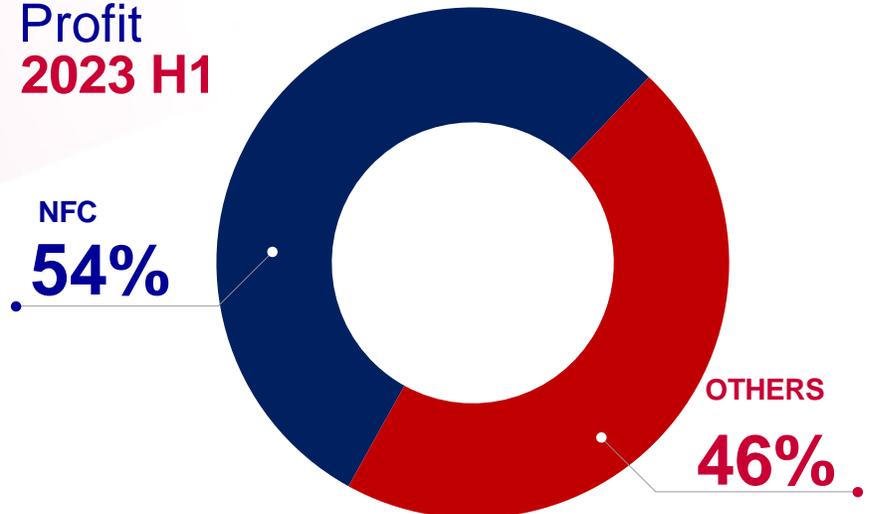
Net Loan Book as of 2023 H1



Market Share 2023 H1



Profit 2023 H1





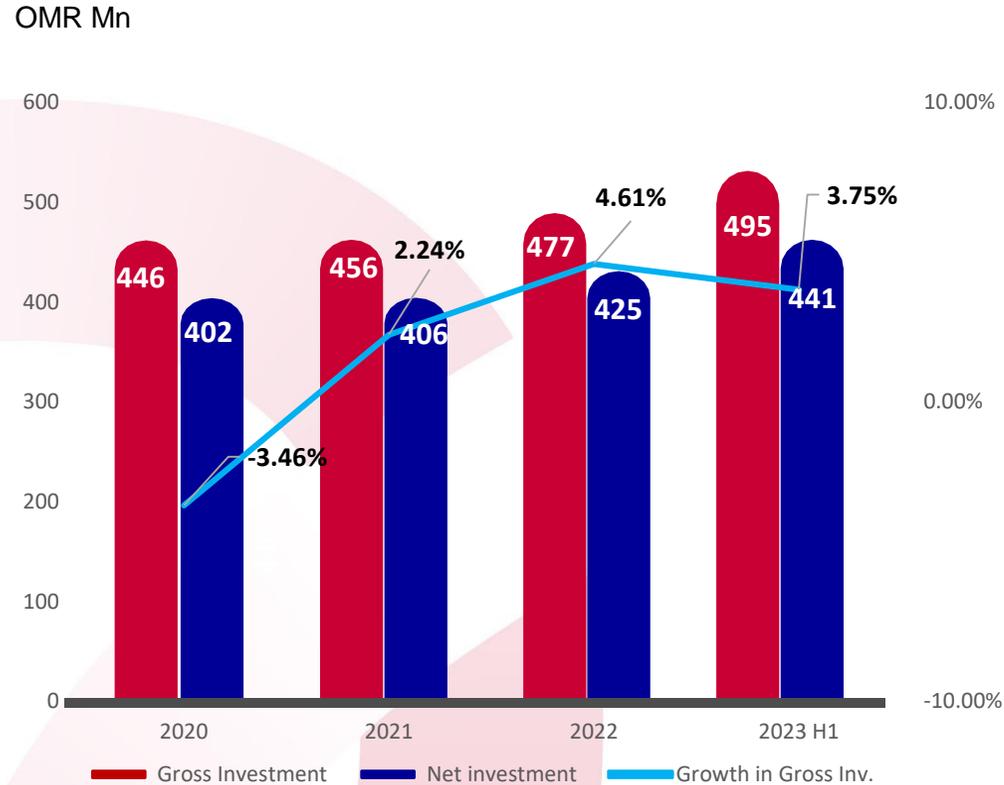
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KEY
FINANCIAL
UPDATE

Financial Highlights

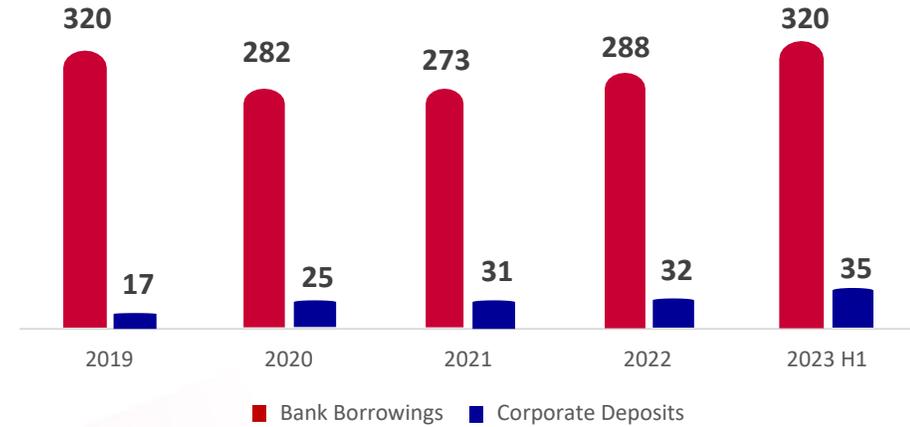


Loan Book, Growth



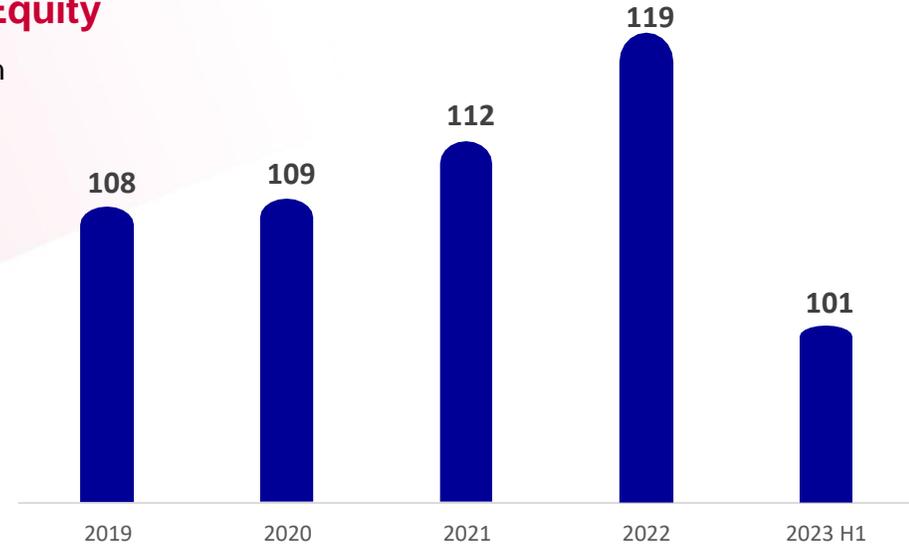
Borrowing Details

OMR Mn



Total Equity

OMR Mn



Financial Highlights (2023 H1) – Profitability



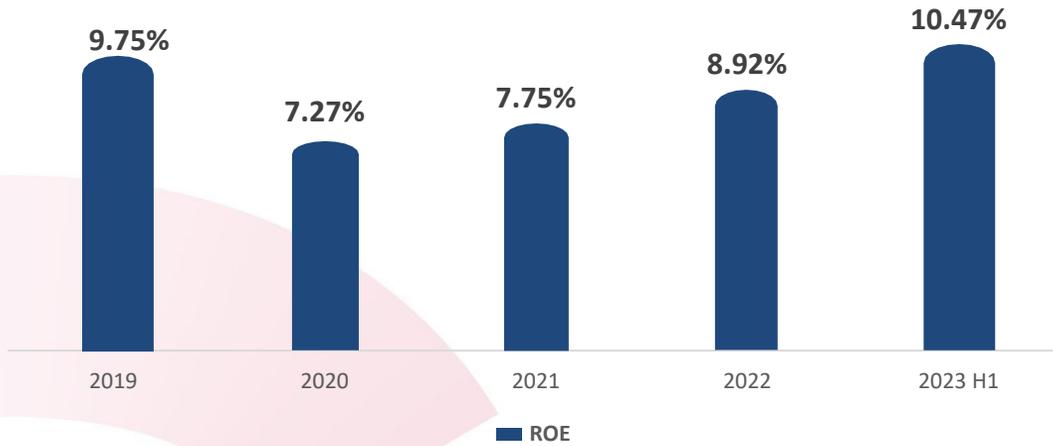
OMR '000

	2023 H1	2022 H1	VARIANCE
Income from financing activities	23,088	21,384	8.0%
Finance cost	(10,538)	(8,616)	22.3%
Net finance income	12,550	12,768	(1.7%)
Other operating income	1,274	1,456	(12.5%)
Net Income	13,824	14,224	(2.8%)
Operating Expenses <i>(Including: Depr., Amor.)</i>	(6,457)	(6,312)	2.3%
Provision impairment of lease receivables	(1,005)	(2,014)	(50.1%)
Profit Before Tax	6,362	5,898	7.9%
Income Tax Expense	(954)	(885)	7.8%
Net Profit	5,408	5,013	7.9%

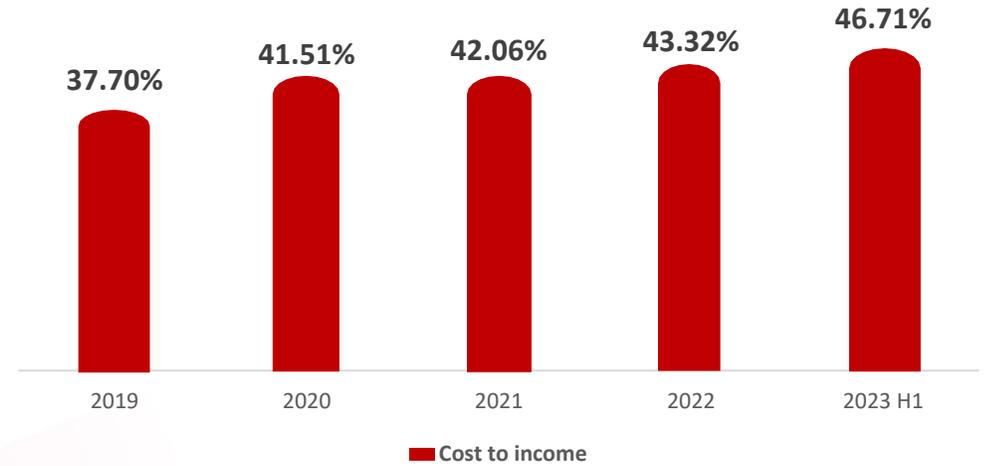
Financial Overview



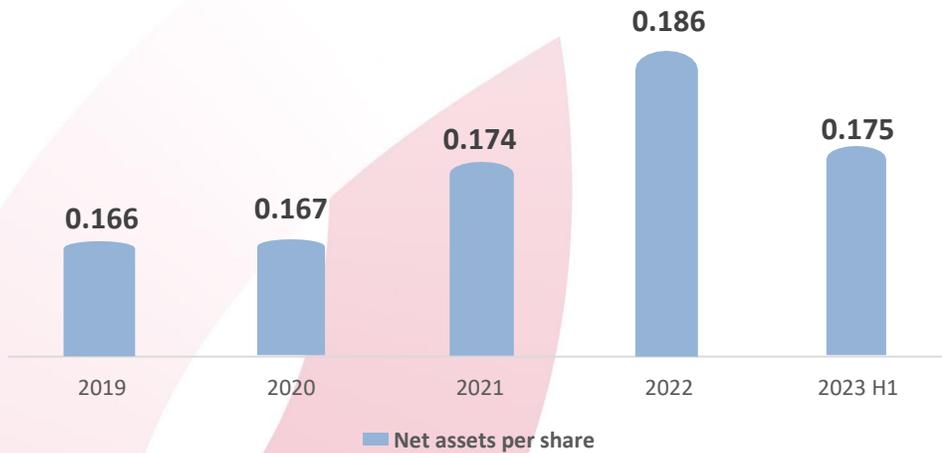
ROE



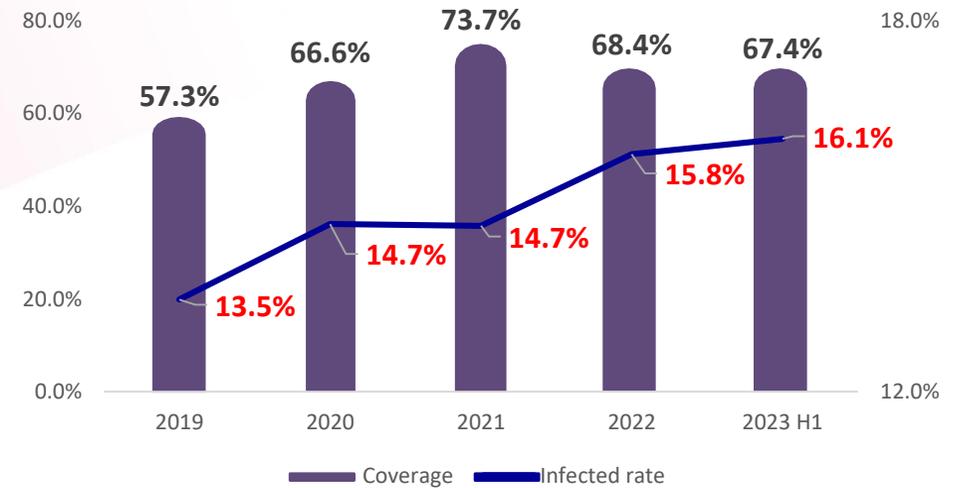
Cost to income



Net assets per share



Coverage & Infected Rate





4

BUSINESS
FOCUS



Business Engine





Get in touch



Call Centre

Customer service Complaints General info Service requests Collection



Social Media

Facebook/Instagram/ LinkedIn Complaints General Info



WhatsApp

Complaints General info Product enquiry



Email

Customer service Complaints General info



Website Loan details e-Payments

Loan application Service requests Complaints



Mobile App Loan details e-Payments

Loan application Service requests Complaints



KIOSK

Installment payment Request for new loan Cheque holding

Thank You