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REVIEW

Islamic finance in Oman: A force to be reckoned with

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On the 26th October, IFN returned once again to Muscat to host IFN Oman Forum 2021 at the Grand Millennium, supported by Bank Nizwa and the Omani regulators, and attended by industry leaders from across the Islamic finance industry, both in Oman and the wider GCC region. In a detailed day of events and discussions that spanned everything from fintech to financing sustainable investments, a clear pathway was outlined to take Oman into the future, the Shariah compliant way. LAUREN MCAUGHTRY writes.

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Oman: Steady growth of Islamic banking

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New to the Islamic finance and banking industry relative to the other GCC countries, Oman has made much progress within only a short period of time. A stringent regulatory infrastructure has assured industry players of support from the authorities, and the market remains open to expansion and improvement. NESSREEN TAMANO writes an overview of Shariah finance in the Sultanate.

Event Overview

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Islamic finance in Oman: A force to be reckoned with

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A leading light in the regional Islamic finance space, Oman has been a strong force for change and a shining beacon of commitment to growth and development within the industry. The country's regulators are immensely supportive of Islamic finance, and it shows — the country now boasts total Islamic assets of US\$14.7 billion, an impressive 15.16% of the total assets of the Omani banking sector. Now in its sixth year, IFN Oman Forum has long been a focal point for industry development, and this year was no exception.

market in the world, with over 94 established branches of Islamic institutions country-wide. However, he stressed that there is still much work to be done. "The remarkable progress of Islamic banking in the Sultanate is surely a source of comfort," he said. "However, this is not a reason to become complacent. A realization needs to be made that annual growth rate in the sector has moderated over the passage of time." Similarly, he noted that the legal and regulatory frameworks now required updates. Yet significant opportunities also exist, especially in the field of technology, where CBO is working hard to develop the national fintech infrastructure to support the banking sector.

Oman Vision 2040

Moving on, the first session delved deeply into Oman's current and future Islamic finance landscape, with an exploration of Oman Vision 2040 and how the Islamic economy fits into it, with the twin objectives of improving livelihoods and creating prosperity. The in-depth discussion, chaired by Mansoor Jamal Malik, the senior partner at Al Busaidy Mansoor Jamal & Co, ranged across a broad range of varied topics: including how incentives under Oman Vision 2040 could provide a stimulus for the real economy by supporting funding for SMEs and corporates, how the sector could support the shift

away from hydrocarbons toward a more diversified economy, and how Islamic banks could work toward developing more social impact products and strategies to promote entrepreneurship and financial inclusion in the country.



Ali Hassan Moosa, CEO of the Oman Banks Association, noted that: "Islamic banks in Oman are already gearing up for the Vision 2040 by increasing their capital, raising funding, all part of preparation to do more and to inject more

liquidity and facilities into the targeted sectors."

Khalid Al Kayed, CEO of Bank Nizwa, added that: "Having the Vision 2040 is a great opportunity for Islamic banks to develop their own strategies.

We are asking all our stakeholders to sit down together to develop our own strategy in line with Vision 2040, and create KPIs across the whole of the Islamic finance industry — not just banking but Takaful, Waqf and the whole Islamic economy. Islamic banks, at this stage, are very ready." He also urged market participants across both public and private sectors to join forces to progress the new area of sustainable financing, especially in the field of green Sukuk, which holds a strong opportunity for the country.



The day opened with a keynote address from Tahir Salim Al Amri, the executive president of the Central Bank of Oman (CBO), who pointed out that the country's remarkable growth in the eight years since Islamic finance was first introduced has now made it the 15th-largest Islamic banking





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Salima Obaid Al-Marzoqi, the chief Islamic banking officer of Muzn Islamic Banking, National Bank of Oman, stressed that: "Islamic banking in Oman was set up due to the strong demand

from customers. Initially, it was set up to complement the conventional offering, but the speed of growth has been so tremendous that it reflects a strong future, and I think we can easily expect to exceed a 20% market share by 2025 in order to compete directly with conventional banking."

The key driver for issuing Sukuk is to attract a wider investor base from the international community, and that driver is very important when looking at sustainable investments

Sustainable Sukuk

Followed by the IFN Awards ceremony, IFN Managing Editor Vineeta Tan then returned to the stage for a panel discussion on green, transition and sustainability-linked finance, Sukuk and investment funds in Oman, speaking with a distinguished panel including Bashar Al-Natoor, the global head of Islamic finance at



Vineeta Tan



Mohamad Noranuar Sajari

FitchRatings; Mohamad Noranuar Sajari; the head of Shariah structuring and compliance at Bank Nizwa; Mohsin Shaik Sehu Mohamed, the senior executive manager and head of investment banking and capital markets at Maisarah Islamic Banking Services; Osama Elsheikh, the UAE country manager for the



Osama Elsheikh



Tariq Khan

Islamic Corporation for the Insurance of Investment and Export Credit; and Tariq Khan, the head of investment banking at Alizz Islamic Bank. The

discussion focused on the potential for development of sustainable Shariah compliant products, and the road toward achieving this in Oman — whether green Sukuk, blue Sukuk or other private sector initiatives to support the transition to net zero.

"It's a very interesting development," noted Bashar. "Islamic finance is a fairly recent development compared to conventional finance, and within that, the sustainable label is also very new. But in the past three years it has really started to gain momentum and become more discipline.

Today, we have around US\$19 billion in outstanding Sukuk worldwide. That's not much compared to the amount of sustainable issuance globally, which is about US\$800 billion this year alone. But sustainable Sukuk are still scoring significant growth — we saw around

US\$5.5 billion sustainable Sukuk issuance last year, and we have already exceeded that in 2021, with about US\$6.5 billion. We are also seeing more development on the syndicated and bilateral loans



Bashar Al-Natoor

front as well. The key driver for issuing Sukuk is to attract a wider investor base from the international community, and that driver is very important when looking at sustainable investments."

But many challenges remain — the most important of which is perhaps awareness and customer interest. "It's about the demand and supply in the market," explained Mohsin.

"For example, REITs were recently issued in Oman — but the take-up was unfortunately very poor. And this scares the bank, which has a responsibility to both its shareholders and its depositors. How can you suggest a product if you know the demand is not there? You can come up with very exotic, innovative products, but if the demand is not there, it is a waste of effort. So you need to be very sure that there is interest, before you proceed."



Mohsin Shaik Sehu Mohamed

Enforceability

The afternoon moved on to an investigation of the challenges and issues currently facing Islamic banks and Islamic financing in Oman. Led by Asad Qayyum, the managing partner of MAQ Legal, the discussion centered around two of the most important operational issues currently influencing Islamic financial institutions and products in Oman: the enforceability of Islamic contracts, and the global transition to risk-free rates and its possible implications



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for Islamic banking. Panellists included Shargeel Akram, the treasurer at Oman Air; Suleman Muhammad, the head of Islamic products and segments at Muzn Islamic Banking; and Thamer Al Shahry, a partner at Said Al Shahry & Partners.

The conversation was detailed, especially around the enforceability of contracts and the regulatory framework to support this, with a deep dive into the available mechanisms for dispute resolution and the role of the courts.

“Yes, there is a robust legal framework, but we are also fortunate to have two regulators (CMA and CBO) who are very flexible, very professional and who are actually enabling Islamic financial transactions in the Sultanate,” emphasized Asad.

Thamer Al Shahry



“Islamic finance in Oman is only nine years old,” stressed Thamer. “It is worth remembering that courts are still learning and evolving. Have we been seeing Islamic finance disputes in court?”

Definitely yes. So they are getting practice in recognizing Islamic finance contracts. But the question is around the nature and structure of the finance and the underlying assets, and most importantly the documentation. And in all of these areas, there are elements on which we can of course improve.”

Suleman explained some of the challenges from a bank’s perspective. “If you look at the structure of the products when you are developing a



Suleman Muhammad

product and looking at what the customer requires, the most important part of the Islamic structuring comes at the stage of constructing the contracts themselves.

It’s very easy for a conventional bank to issue one contract. Islamic financial contracts are far more complex, and Islamic banks have to use a lot more documentation, so this is of course more challenging.”

Islamic financial contracts are far more complex, and Islamic banks have to use a lot more documentation, so this is of course more challenging

Fintech focus

Finally, the day was completed with a lively panel looking at Oman’s progress in the fintech space, particularly in the areas of equity crowdfunding and peer-to-peer lending. Moderated by Zaineb Sefiani of Carrera Learning,



Zaineb Sefiani

the panelists included Dr Fatin Said Al Zadjali, the acting assistant dean of academic support and student affairs and the head of Islamic finance at the College of Banking and Financial Studies; Kemal Rizadi Arbi, the expert/advisor at the Capital



Omar Al Rasbi

Market Authority of Oman; Mughees Shaukat, the Islamic banking advisor and fintech specialist at Bank Nizwa;

Omar Al Rasbi, the managing director at National Technology Group; and Umar Munshi, the founder of Ethis.co.



Kemal Rizadi Arbi



Umar Munshi

“There is a natural one-to-one synergy between Islamic finance and fintech, as compared to conventional banks versus fintech,” stressed Mughees.



Mughees Shaukat

“All the schemes and models and operational mechanisms that have made financial technology a disruptive force, all these use risk-sharing models. It is all

Mudarabah and Musharakah. There is an obvious crossover between what fintech does, and what Islamic finance is supposed to do.”

For more detail on how Oman is helping to develop and promote Islamic fintech, and for detailed discussions and full recordings of each panel, head over to [Redmoney.live](https://redmoney.live) and check out the Oman event.



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Oman: Steady growth of Islamic banking

New to the Islamic finance and banking industry relative to the other GCC countries, Oman has made much progress within only a short period of time. A stringent regulatory infrastructure has assured industry players of support from the authorities, and the market remains open to expansion and improvement. NESSREEN TAMANO writes an overview of Shariah finance in the Sultanate.

Regulatory environment

The Islamic finance and banking industry in Oman started in earnest in 2011, after the issuance of a royal decree authorizing the industry's operations. In 2012, the Central Bank of Oman (CBO) released the Islamic Banking Regulatory Framework (IBRF), and then in 2015 established a dedicated Islamic banking department.

Meanwhile, the Capital Market Authority (CMA), under whose purview falls Islamic capital market activities and Takaful, issued regulations in 2016 that included the Takaful Law and rules for issuing Sukuk. In 2021, the CMA issued draft rules for sustainable and responsible investment bonds and Sukuk, including Waqf Sukuk.

In March 2019, the CBO announced it was considering amending the IBRF to afford more independence to Islamic windows and facilitate them toward a subsidiary model.

Banking and finance

There are two fully-fledged Islamic banks and six Islamic windows in Oman. The Islamic banking sector holds 15.1%, or OMR5.7 billion (US\$14.76 billion), of the total market in the Sultanate as at July 2021, according to the central bank.

Oman Arab Bank (OAB)'s takeover of Alizz Islamic Bank was completed in mid-2020, a merger that was first announced in 2018 and culminated in OAB's Al Yusr Islamic window being integrated into Alizz Islamic to become a stand-alone Islamic bank.

Islamic financing in Oman made the headlines last year, with notable ones including ACWA Power's syndicated financing for the largest solar power plant project in the country and Alizz Islamic Bank signing a financing agreement for a copper processing plant. This year, Mazoon Electricity Company's US\$235 million syndicated Ijarah facility was oversubscribed 2.4 times.

In December 2020, the regulators announced their respective plans in the fintech space, with the CBO launching its Fintech Regulatory Sandbox featuring Islamic fintech solutions as a core pillar, and the CMA starting work on a crowdfunding platform to improve SMEs' access to Islamic financing.

Capital market

The Sultanate made its debut dollar Sukuk issuance in 2017 with a US\$2 billion facility, followed in 2018 by its sophomore US\$1.5 billion facility whose orderbook topped US\$3.5

billion. Its third sovereign Sukuk offering under its 2019 program raised OMR200 million (US\$518.06 million) in September 2020, proceeds from which were used to plug the budget deficit.

In late 2020, the government issued its first sovereign Sukuk opened for retail investors, worth a total of OMR25 million (US\$64.76 million), and in June 2021 issued a US\$1.7 billion Sukuk facility that received an orderbook of over US\$11.5 billion.

Following the introduction of REIT legislation in early 2018, the CMA issued initial approval for the establishment of a maiden Islamic REIT called Aman REIT.

The Muscat Stock Exchange's Shariah index tracks 27 companies that meet Shariah compliance requirements as at the end of September 2021.

Takaful

Insurance operators in Oman are prohibited from offering Islamic products on a window basis. The CBO also prohibits the bundling of Takaful and banking products. Al Madina Takaful and Takaful Oman Insurance are the only two Islamic insurers in Oman. According to the CMA, as at the end of 2019, the Takaful sector's share of the market increased to 13%.

Takaful Oman tapped the Sukuk market in early 2021 to issue the first perpetual Sukuk facility by a Takaful company, both regionally and globally.

The Sultanate has implemented Dhamani, its mandatory health insurance scheme for private sector employees, expatriates and visitors, which is expected to have a substantial effect on the Takaful sector. In October 2019, the CMA issued the Rules for Health Insurance as part of the process of preparing the legislative and regulatory infrastructure for Dhamani.

In late 2020, the regulator told IFN it is exploring blockchain technology for the insurance and Takaful sector.

Outlook

Despite being late to the game and its relatively small size, Oman's Islamic finance and banking industry has shown steady and rapid growth since its inception. There is ample support from the government and strong enforcement from the regulators that have resulted in a promising future for Islamic financial institutions in the country, despite continuing pressure from the negative impact of the COVID-19 outbreak that started last year.

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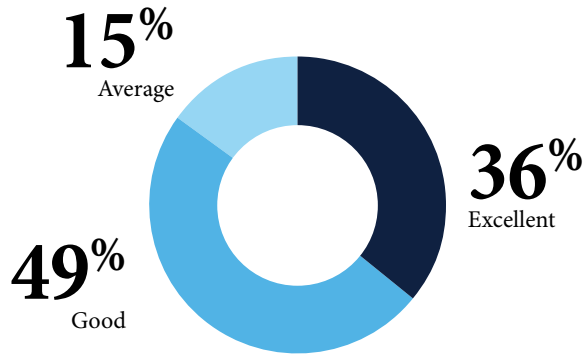
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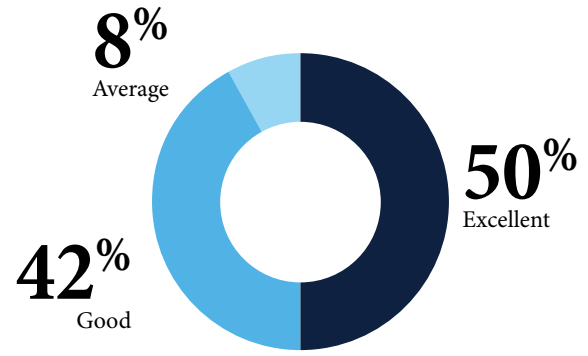
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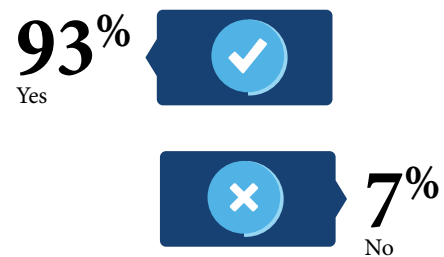
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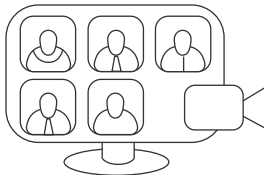
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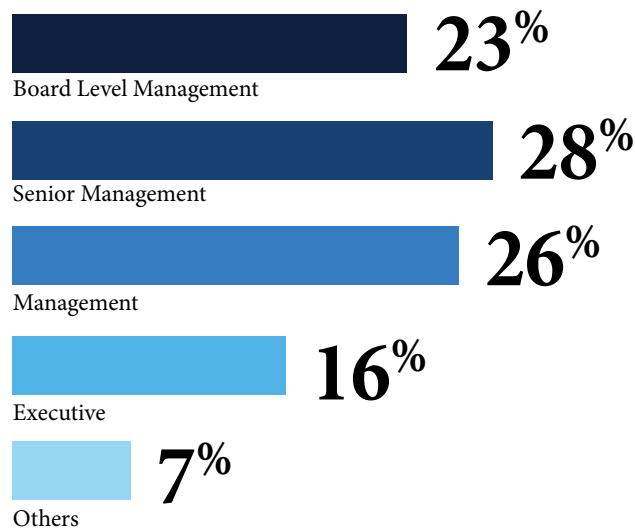
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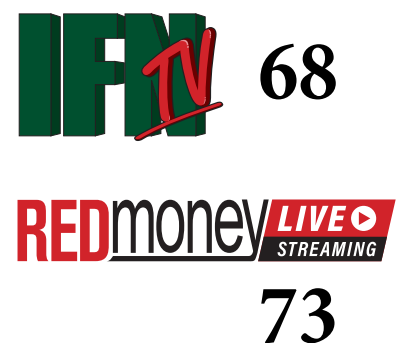
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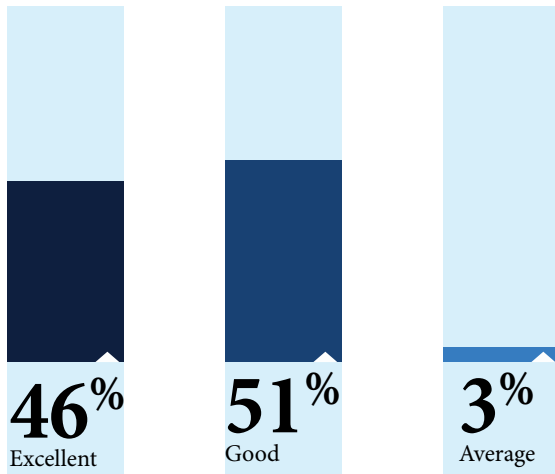
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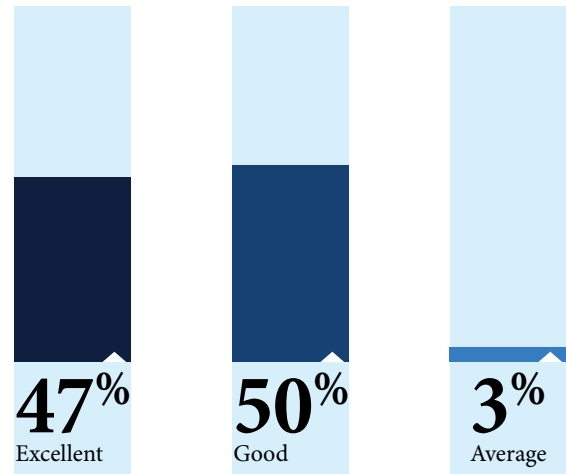
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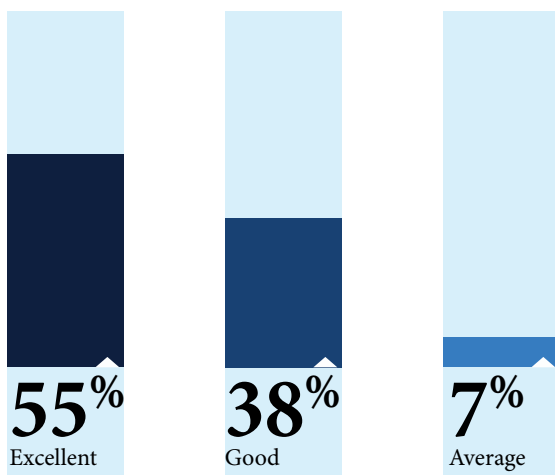
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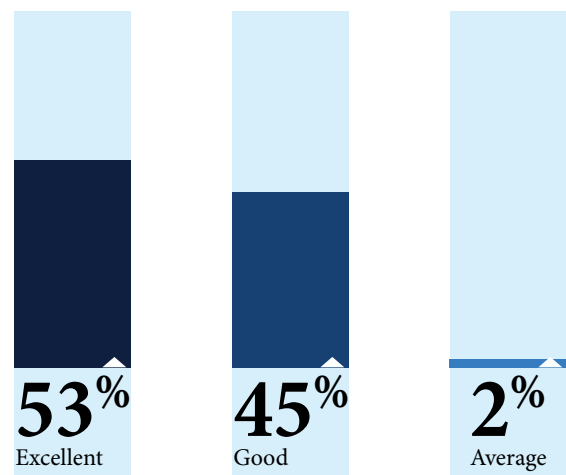
Green, Transition and Sustainability-Linked Finance, Sukuk and Investment Funds in Oman



Issues facing Islamic Banks and Islamic Financing in Oman



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IFN Kuala Lumpur Awards
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EVENTS



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26th May, Dubai



IFN KSA Meet
30th May, Riyadh



IFN UK Forum
6th September, London



IFN Africa Forum
13th September, Abuja, Nigeria



IFN Asia Forum
27th September, Kuala Lumpur



IFN Green & Sustainable Finance Forum
28th September, Securities Commission Malaysia



IFN Indonesia Forum
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17th October, Muscat