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## BANK SOHAR SAOG SWOT & PESTLE ANALYSIS

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**Company Name :** Bank Sohar SAOG

**Company Sector :** Banking and Financial Services

**Operating Geography :** Middle East

**About the Company :** Bank Sohar SAOG is the fourth largest bank and one of key players in the banking and financial services sector in Oman. Established in 2007, it is headquartered in Muscat, Oman and has staff strength of more than 700 employees as of 2016.

**Revenue :**RO 66.56 million (FY ending 31st Dec 2016)

## SWOT Analysis :

The SWOT Analysis for Bank Sohar SAOG is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1. Leadership position in the local Omani banking sector</li> <li>2. Consistent profitability and returns to shareholders with stock and cash dividends</li> </ul>	<ul style="list-style-type: none"> <li>1. Relatively large exposure to the weakening and vulnerable real estate sector in Oman</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1. Growing government focus on non-oil sectors and SME's offers new growth opportunities</li> <li>2. Islamic banking to be a key growth and focus area in the coming years</li> </ul>	<ul style="list-style-type: none"> <li>1. Further downside in oil prices would strain the economic growth in Oman and GCC, impacting banking sector</li> <li>2. Political uncertainty and terrorists threats in Middle East could drive away investments</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for Bank Sohar SAOG is given below:

<p style="text-align: center;"><b>Political</b></p> <p>1. Bank Sohar operating in a low risk climate with Oman being one of the most politically stable nations in the Middle East.</p>	<p style="text-align: center;"><b>Economical</b></p> <p>1. Slowdown in GDP due to challenging oil prices to impact spending</p> <p>2. Downgrade in sovereign credit ratings for Oman by Standard &amp; Poor due to sharp drop in oil prices will impact interest rates</p>
<p style="text-align: center;"><b>Social</b></p> <p>1. Customers' acceptance of digital technologies and wallet payment solutions will help Bank Sohar diversify its revenue streams</p>	<p style="text-align: center;"><b>Technological</b></p> <p>1. Implementation and upgrades of banking solutions by Bank Sohar will result in improved service delivery and better customer experience.</p> <p>2. Dedicated Information Technology and Alternate Channels Division formed by the bank to strengthen technological infrastructure</p>
<p style="text-align: center;"><b>Legal</b></p> <p>1. Proactive regulations implemented by the central bank (CBO) to improve bank resiliency in low oil price economy</p>	<p style="text-align: center;"><b>Environmental</b></p> <p>1. Proactive involvement of Bank Sohar in supporting various road safety and environment awareness campaigns across Oman</p>

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