## **Earnings Guidance Information**

Sohar International Bank SAOG ('the Bank') does not provide forward looking earnings guidance. However, the Bank is committed to disclosing sufficient information, in compliance with local laws and regulations, to enable investors to make informed decisions. The Bank strives to optimize returns to shareholders in line with the Bank's risk appetite and sound principles of corporate governance. The Bank's approach in managing its liquidity, market, credit and operational risks includes a robust assessment of the impact of unexpected economic and financial shocks, both bank specific and market driven, supported by prudent levels of provisioning, market risk positioning and capital adequacy.