2022 Outlook



2022: Leveraging our strength while carrying out priorities

2022 Guidance

TL Loan Growth ~ 30%

FX Loan Growth (in USD) Flattish

NIM (swap adj.) ~150 bps improvement

Net fees&com. growth > 35%

Opex growth Avg. CPI

Cost/ income (1) < 33%

NPL ⁽²⁾

Net total CoC (excl. ccy impact) ~ 100 bps

ROE ~ 30%

