

İşbank 2022 Year-End Expectations	Previous	Revised
TL Loan Growth	> 25%	~ 45%
TL Deposit Growth	> 35%	~ 60%
Return on Average Tangible Equity	> 20%	> 40%
Net Interest Margin (SWAP adjusted)	~ 3.8%	> 5.0%
Net Fees & Commissions Growth	> 30%	> 80%
NPL Ratio	< 5%	< 4%
Net Cost of Risk (*)	< 150 bps (**)	< 125 bps (***)

(*) (Provisions for expected losses - Released provisions) / Average performing loans

(**) Excluding currency impact

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