

2024 Outlook

AKBANK

2024: Harnessing the power of our past successes for another year of superior performance

2024 Guidance

TL Loan Growth	~ 40%
FX Loan Growth (in USD)	Increase
NIM (swap adj.)	~ 4%
Net fees & com. growth	> 80%
Opex increase	~ Avg inflation
Cost/ income ⁽¹⁾	Mid-30%'s
NPL	~ 2%
Net total CoC (excl. ccy impact)	< 150 bps
ROE	> 30%