

2023 Outlook

**AKKEBANK**

# 2023: Customer-led revenue growth remains key strategic priority

## 2023 Guidance

|                                  |                            |
|----------------------------------|----------------------------|
| TL Loan Growth                   | ~ 40%                      |
| FX Loan Growth (in USD)          | Low-single digit           |
| NIM (swap adj.)                  | 4-5%                       |
| Net fees & com. growth           | ~ 60%                      |
| Opex increase                    | Improvement <sup>(1)</sup> |
| Cost/ income <sup>(2)</sup>      | Low 30%'s                  |
| NPL                              | < 3%                       |
| Net total CoC (excl. ccy impact) | ~ 100 bps                  |
| ROE                              | ~ 30%                      |

2 (1) Indicates lower increase YoY compared to 2022  
(2) CIR calculation excludes FX gain from hedge position related with stage 1&2 provisions