

2026 Revised Outlook

	Previous	1H26	Revised
TL Loan Growth	> 30%	18.0%	> 30%
FX Loan Growth (in USD)	> 10%	3.0%	High-single digit
NIM (swap adj.)	~ 4%	3.1%	3.2 – 3.5%
Net fees & com. growth	> 30%	34.9%	> 30%
Opex growth	Low-30%'s	37.1%	Low-30%'s
Cost/ income ⁽¹⁾	Low-40%'s	51.6%	High-40%'s
NPL	~ 3.5%	3.5%	~ 3.5%
Net total CoC (excl. ccy impact)	~ 200 bps	220 bps	~ 200 bps
ROE	High-20%'s	22.2%	23 – 25%

(1) CIR calculation excludes FX gain from hedge position related with stage 1&2 provisions