

Strategically positioned for inflation-beating ROE

2025 Guidance

TL Loan Growth	> 30%
FX Loan Growth (in USD)	High-teens
NIM (swap adj.)	~ 5%
Net fees & com. growth	~ 40%
Opex increase	Mid-40%'s
Cost/ income ⁽¹⁾	Low-40%'s
NPL	~ 3.5%
Net total CoC (excl. ccy impact)	150-200 bps
ROE	> 30%

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