

# Strategically positioned for ROE above inflation

2026 Guidance	
TL Loan Growth	> 30%
FX Loan Growth (in USD)	> 10%
NIM (swap adj.)	~ 4%
Net fees & com. growth	> 30%
Opex increase	Low-30%'s
Cost/ income <sup>(1)</sup>	Low-40%'s
NPL	~ 3.5%
Net total CoC (excl. ccy impact)	~ 200 bps
ROE	High-20%'s

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