

İşbank 2024 Year-End Expectations	
TL Loan Growth	~ 50%
Net Interest Margin (Swap adjusted)	~ 4.0%
Net Fees & Commissions Growth	> 100%
OPEX Growth	~ Avg. CPI
NPL Ratio	~ 2%
Net Cost of Risk	~ 150 bps
Capital Adequacy Ratio (w/o forbearance)	> 15%
Return on Average Equity	> 35%