



AKEBANK

Global Analyst
and Investor Day
2020

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2020 Guidance Outlook

2020B

TL Loan Growth	High-teens
FX Loan Growth (in USD)	Low-single digit
Leverage	> 8x
ROE	Mid-teens
NIM (swap adj.)	≥4.0%
Net fees&com. growth	High-single digit
Opex growth	Mid-teens
Cost/ income ⁽¹⁾	≤34%
NPL	<6%
Net total CoC	~ 200 bps

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