

İşbank 2021 Year-End Expectations	Previous	Revised
Net Cost of Risk*	< 250 bps	< 150 bps
Net Fees & Commissions Growth	~ 15%	~ Mid-twenties
Net Interest Margin (Swap adjusted)	3.6 - 3.8%	~ 50 bps decrease

(*) (Provisions for expected losses - Released provisions) / Average performing loans