

TSKB 2020 Forward Looking Expectations

| Financial Guidance (Bank Only) | 2020E (%) |
|--------------------------------|-----------|
| FX Adjusted Loan Growth | 3-5 |
| Loan/Assets | ~75 |
| Fees & Commissions Growth | >50 |
| OPEX Growth | <20 |
| Net Interest Margin (adj.)* | ~4.0 |
| Return On Tangible Equity** | >16 |
| Return On Assets | 1.7-1.9 |
| Cost/Income Ratio | <15 |
| Capital Adequacy Ratio | >18 |
| Tier 1 Ratio | >12.5 |
| Stage 2 Loans Ratio | Flat |
| NPL Ratio | <3.5 |
| Net Cost of Risk | <100 bps |

*Swap adjusted.

**Tangible Equity(TE) = Shareholders' equity – MtM valuations of FVOCI portfolio