

<b>İşbank 2020 Year-End Expectations</b>	<b>Previous</b>	<b>Revised</b>
TL Loan Growth	16 - 17%	~30%
Return on Average Tangible Equity	14 - 15%	11 - 12%
Return on Average Assets	1.6 - 1.8%	~1.2%
Net Interest Margin (Swap adjusted)	3.8 - 4.0%	> 4%
Net Fees & Commissions Growth	~10%	Flattish
Net Cost of Risk*	<150 bps	~250 bps

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