

2022 Outlook

AKBANK



2022: Leveraging our strength while carrying out priorities

2022 Guidance

TL Loan Growth	~ 30%
FX Loan Growth (in USD)	Flattish
NIM (swap adj.)	~150 bps improvement
Net fees&com. growth	> 35%
Opex growth	Avg. CPI
Cost/ income ⁽¹⁾	< 33%
NPL ⁽²⁾	~ 4%
Net total CoC (excl. ccy impact)	~ 100 bps
ROE	~ 30%

2 ⁽¹⁾ CIR calculation excludes FX gain from hedge position related with stage 1&2 provisions and LYY exposure
⁽²⁾ Including potential write-off & NPL sales