

➤ 2026YE Guidance: TSKB remains committed to its growth strategy, underpinned by its solid performance figures

Financial Guidance (Bank Only)	YE26 Guidance %
<b>Growth</b>	
FX Adjusted Loan Growth	Low Teens
<b>Profitability</b>	
Net Interest Margin	~4.5
Fees & Commissions Growth	> 50
Return On Equity	~ 25
<b>Efficiency</b>	
OPEX Growth	> Average CPI
<b>Solvency</b>	
Capital Adequacy Ratio	~19.0
Tier I Ratio	~18.0
<b>Asset Quality</b>	
NPL Ratio	~ 2.5
Net Cost of Risk (excluding currency impact)	~ 50 bps

