

Halkbank 2017 Expectations

Growth Expectations (%)

2017

Assets	13
Loans	15
TRY	14
FX (USD)	8-9
<i>Corporate</i>	15
<i>SME</i>	17
<i>Retail</i>	10
Deposits	13
NII	17
Net Fee and Com. Inc.	15
OpEx	~10

Key Ratios (%)

2017

RoE	~16
RoA	~1,5
Securities / Total Assets	~13
Loan / Deposit	<102
NIM	Flat
OpEx / Av. Assets	~2
Cost of Risk (bps)	~60
NPL	3,2
Coverage Ratio	~74
CAR	~15