ANNEX 2: FIVE-YEAR SUMMARY FINANCIAL INFORMATION

ASSETS (TL thousand)	2017	2018	2019	2020	2021
Cash and Receivables*	42,184,754	37,273,082	42,356,563	95,961,458	172,369,725
Securities Portfolio	30,316,048	49,054,049	73,016,285	146,510,383	223,736,789
Loans	182,932,228	221,606,750	274,776,822	422,043,159	573,700,310
Commercial Loans	134,979,672	170,194,709	209,295,237	314,674,689	448,952,720
Retail Loans	47,952,556	51,412,041	65,481,585	107,368,470	124,747,590
Non-Performing Loans	7,638,206	10,800,157	17,314,228	17,444,257	18,309,561
Credit-Impaired (Stage III)	6,598,819	8,019,949	12,181,535	13,307,249	14,133,868
Subsidiaries and Affiliates	2,563,016	3,051,217	2,801,276	5,045,540	6,697,833
Tangible Fixed Assets	2,729,756	4,186,187	7,678,270	6,081,856	5,621,885
Other Assets	8,806,521	16,244,589	17,125,571	27,398,203	32,703,971
Total Assets	270,571,710	331,355,641	419,425,553	698,897,118	1,007,213,697

^{*} Receivables from Financial Markets are included.

LIABILITIES (TL thousand)	2017	2018	2019	2020	2021
Deposits	155,277,122	179,407,907	251,530,899	414,043,543	590,943,387
Term Deposits	125,159,851	143,326,141	200,837,273	333,507,221	445,059,915
Demand Deposits	30,117,271	36,081,766	50,693,626	80,536,322	145,883,472
Money Markets	22,270,837	28,723,737	24,946,375	99,051,464	143,880,784
Funds-Borrowed	28,307,621	41,349,836	41,078,550	46,986,798	91,430,530
Subordinated Loans	5,935,969	13,022,023	19,245,453	19,458,798	28,968,427
Securities Issued	19,485,098	22,347,064	29,176,369	45,512,967	61,974,897
Provisions	3,412,482	2,271,359	2,209,804	2,972,407	3,849,848
Shareholders' Equity	23,257,818	28,350,190	33,026,273	46,484,658	51,952,740
Paid-in Capital	2,500,000	2,500,000	2,500,000	3,905,622	3,905,622
Profit or Loss	3,723,383	4,725,138	2,802,291	5,911,327	4,175,464
Profit /Loss in the Previous Year	0	570,816	0	900,871	0
Net Profit/Loss for the Period	3,723,383	4,154,322	2,802,291	5,010,456	4,175,464
Other Liabilities	12,624,763	15,883,525	18,211,830	24,386,483	34,213,084
Total Liabilities	270,571,710	331,355,641	419,425,553	698,897,118	1,007,213,697

ANNEX 2: FIVE-YEAR SUMMARY FINANCIAL INFORMATION

Interest Discrime	INCOME STATEMENT (TL Thousand)	2017	2018	2019	2020	2021
Net Interest Income	Interest Income	21,444,094	33,953,817	42,074,839	47,263,551	72,200,597
Net fee and Commissions	Interest Expenses	12,822,668	23,113,130	29,060,127	27,376,148	52,657,216
Dividend Income 93,561 129,624 50,939 167,839 120,849 176,849	Net Interest Income	8,621,426	10,840,687	13,014,712	19,887,403	19,543,381
Indiagn Income (Net)	Net Fee and Commissions	1,330,665	2,293,210	3,978,688	3,395,062	4,501,363
Foreign Exchange Income (Net) 145,884 225,980 599,443 2,604,485 1,210,090 Other Operating Income 1,673,529 2,003,613 4,035,254 6,273,122 7,947,393 Operating Expenses 1,768,758 2,191,782 2,837,255 3,334,128 3,999,201 Provisions for Loans and Other Receivables 2,767,533 4,883,505 8,264,699 11,760,618 15,590,918 Other Operating Expenses 2,613,733 3,883,505 8,264,699 11,760,618 15,590,918 Net Operating Income/Loss 4,675,132 5,153,927 3,612,583 6,439,273 5,295,711 Net Profit/Loss 3,723,383 4,154,322 2,802,291 5,010,456 4,175,464 INDICATOR RATIOS (%) 2017 2018 2019 2020 2021 Securities / Total Assets 67.61 66.88 65.51 60.39 56.96 Loans/Total Assets 67.61 66.88 65.51 60.39 56.96 Loans/Loans / Loans 117.81 123.52 109.24 101.39 <t< td=""><td>Dividend Income</td><td>93,561</td><td>129,624</td><td>50,939</td><td>167,839</td><td>120,849</td></t<>	Dividend Income	93,561	129,624	50,939	167,839	120,849
Other Operating Income 1,673,529 2,003,613 4,035,254 6,273,122 7,947,393 Total Operating Income 11,883,393 15,710,769 18,495,899 26,281,913 27,363,201 Operating Expenses 1,768,788 2,191,782 2,837,225 33,341,128 3,999,201 Other Operating Expenses 2,651,970 3,681,555 3,781,362 5,696,883 5,099,188 Net Operating Income/Loss 4,675,132 5,159,972 3,612,583 6,489,273 5,597,683 5,099,188 Net Operating Income/Loss 3,723,383 4,154,322 2,802,291 5,010,456 4,754,444 INDICATOR RATIOS (%) 2017 2018 2019 200 2021 Securities / Total Assets 11,20 14,80 17,41 20.96 22.21 Loans/Deposits / Total Assets 11,20 14,80 17,41 20.96 22.21 Loans/Deposits / Total Assets 11,20 14,80 17,41 20.96 20.91 Securities / Total Assets 11,20 16,68 65,51 60.39	Trading Income (Net)	19,128	417,655	-3,183,137	53,761	-5,959,875
Iotal Operating Income 11,883,393 15,910,769 18,495,899 26,281,913 27,363,201 Operating Expenses 1,768,758 2,191,762 2,837,255 3,341,28 3,999,201 Provisions for Lona and Other Receivables 2,787,333 4,883,505 8,224,669 11,769,618 12,559,001 Older Operating Expense 2,651,970 3,681,555 3,781,362 5,629,683 5,599,188 Net Operating Income/Loss 4,675,132 5,153,927 3,612,583 6,439,273 5,599,721 Net Profit/Loss 3,723,383 4,154,322 2,802,291 5,010,456 4,175,464 INDICATOR RATIOS (%) 2017 2018 2019 2,002,606 4,175,464 INDICATOR SALES 6,67 6,688 6,551 6,039 5,696 Countlets / Total Assets 11,281 12,329 100,24 101,93 9,00 Loans / Loans / Loans 3,737 76,80 6,51 6,039 5,697 Retail Loans/ Loans 3,739 54,14 5,997 5,924 5,867 <td>Foreign Exchange Income (Net)</td> <td>145,084</td> <td>225,980</td> <td>599,443</td> <td>-2,604,485</td> <td>1,210,090</td>	Foreign Exchange Income (Net)	145,084	225,980	599,443	-2,604,485	1,210,090
Operating Expenses 1,768,758 2,191,782 2,837,255 3,334,128 3,999,201 Provisios for Loans and Other Receivables 2,787,533 4,885,505 8,264,699 11,769,618 12,559,091 Other Operating Expense 2,651,792 3,681,555 3,781,362 5,679,688 5,599,681 Net Operating Income/Loss 4,675,132 5,153,927 3,612,583 6,439,273 5,295,721 Net Profit/Loss 3,723,383 4,154,322 2,802,291 5,010,456 4,175,444 INDICATOR RATIOS (%) 2017 2018 2019 202 202 Securities / Total Assets 11,20 14,80 17,41 20,96 22,21 Loans/ Otal Assets 67,61 66,88 65,51 60,39 56,96 Loans/ Loans/ Loans 2,621 23,20 23,83 25,44 21,74 Commercial Loans/ Loans 33,79 76,80 76,17 74,56 78,26 PNP Ratio 4,01 4,65 5,93 39,91 3,09 Deposits/ Total Liabilit	Other Operating Income	1,673,529	2,003,613	4,035,254	6,273,122	7,947,393
Provisions for Loans and Other Receivables 2,787,533 4,883,505 8,264,699 11,769,618 12,559,001 Other Operating Expense 2,651,970 3,681,555 3,781,362 5,699,683 5,509,188 Net Operating Income/Loss 4,675,132 5,153,927 3,612,583 6,439,273 5,295,721 Net Profit/Loss 3,723,383 4,154,322 2,802,291 5,010,456 4,175,464 NDICATOR RATIOS (%) 2017 2018 2019 2020 2021 Loans/Total Assets 11,20 14,80 17,41 20,60 25,22 Loans/Loans/ Loans 67,61 66,88 65,51 60,39 56,96 Loans/Deposits 117,81 123,52 109,24 101,93 97,88 Retail Loans/ Loans 23,79 76,80 76,17 74,56 78,26 NPL Ratio 4,01 4,65 5,93 3,97 3,09 Deposits/ Total Liabilities 57,39 54,14 59,97 59,24 58,67 Demand Deposits/ Total Liabilities	Total Operating Income	11,883,393	15,910,769	18,495,899	26,281,913	27,363,201
Other Operating Expense 2,651,970 3,681,555 3,781,362 5,629,683 5,509,188 Net Operating Income/Loss 4,675,132 5,153,927 3,612,583 6,439,273 5,209,721 Net Profit/Loss 3,723,383 4,154,322 2,802,291 5,010,456 4,175,464 INDICATOR RATIOS (%) 2017 2018 2019 2020 2021 Securities / Total Assets 11.20 14.80 17.41 20.96 22.21 Loans/Deposits 117.81 123.52 109.24 101.93 60.90 Loans/Loans 26.21 23.20 23.83 25.44 21.74 Commercial Loans/ Loans 73.79 76.80 76.17 74.56 78.26 PNF Ratio 4.01 4.65 5.93 3.97 3.09 Deposits/Total Liabilities 57.39 54.14 59.97 59.24 58.67 Demand Deposits/Total Liabilities 8.60 8.55 7.82 6.65 5.16 Loans Borrowed / Total Liabilities 8.60 8.56	Operating Expenses	1,768,758	2,191,782	2,837,255	3,334,128	3,999,201
Net Operating Income/Loss 4,675,132 5,153,927 3,612,583 6,439,273 5,295,721 Net Profit/Loss 3,723,383 4,154,322 2,802,291 5,010,456 4,175,464 INDICATOR RATIOS (%) 2017 2018 2019 2020 2021 Securities / Total Assets 11.20 14.80 17.41 20,06 22.21 Loans/Deposits 67.61 66.88 65.51 60.39 56.96 Loans/Deposits 117.81 123.52 109.24 101.93 77.08 Retail Loans/ Loans 62.21 23.20 23.33 25.44 77.74 Commercial Loans/ Loans 73.79 76.80 76.17 74.56 78.22 NPL Ratio 401 4.65 5.93 3.97 3.09 Deposits/ Total Deposits 19.40 20.11 20.15 19.45 24.69 Demand Deposits/ Total Liabilities 19.40 20.11 20.15 19.45 46.65 3.61 4.24 4.24 4.24 4.24 4.24<	Provisions for Loans and Other Receivables	2,787,533	4,883,505	8,264,699	11,769,618	12,559,091
NOICATOR RATIOS (%) 2017 2018 2019 2020 2021	Other Operating Expense	2,651,970	3,681,555	3,781,362	5,629,683	5,509,188
INDICATOR RATIOS (%) 2017 2018 2019 2020 2021	Net Operating Income/Loss	4,675,132	5,153,927	3,612,583	6,439,273	5,295,721
Securities / Total Assets 11.20 14.80 17.41 20.96 22.21 Loans/Total Assets 67.61 66.88 65.51 60.39 56.96 Loans/Deposits 117.81 123.52 109.24 101.93 97.08 Retail Loans/ Loans 76.21 23.20 23.83 25.44 21.74 Commercial Loans/ Loans 73.79 76.80 76.17 74.56 78.26 NPL Ratio 4.01 4.65 5.93 3.97 3.09 Deposits/Total Liabilities 57.39 54.14 59.97 59.24 58.67 Demand Deposits/ Total Liabilities 8.60 8.56 7.87 6.65 5.16 Demand Deposits/ Total Liabilities 8.60 8.56 7.87 6.65 5.16 Demand Deposits/ Total Liabilities 19.40 20.11 20.15 19.45 24.69 Shareholders' Equity/ Total Liabilities 8.60 8.56 7.87 6.65 5.16 Loans Borriew Equity/ Total Liabilities 8.60 8.56	Net Profit/Loss	3,723,383	4,154,322	2,802,291	5,010,456	4,175,464
Loans/Total Assets 67.61 66.88 65.51 60.39 56.96 Loans/Deposits 117.81 123.52 109.24 101.93 97.08 Retail Loans/ Loans 26.21 23.20 23.83 25.44 21.74 Commercial Loans/ Loans 73.79 76.80 76.77 74.56 78.26 NPL Ratio 4.01 4.65 5.93 3.97 3.09 Deposits/Total Liabilities 57.39 54.14 59.97 59.24 58.67 Demand Deposits/Total Deposits 19.40 20.11 20.15 19.45 24.69 Shareholders' Equitry/Total Liabilities 8.60 8.56 7.87 6.65 5.16 Loans Borrowed / Total Liabilities 10.46 12.48 9.79 6.62 5.16 Loans Borrowed / Total Liabilities 11.54 1.38 0.75 0.90 0.49 Average Return on Assets 1.54 1.38 0.75 0.90 0.49 Average Return on Equity 7.55 10.27 11.05	INDICATOR RATIOS (%)	2017	2018	2019	2020	2021
Loans/Deposits 117.81 123.52 109.24 101.93 97.08 Retail Loans/ Loans 26.21 23.20 23.83 25.44 21.74 Commercial Loans/ Loans 73.79 76.80 76.17 74.56 78.26 NPL Ratio 4.01 4.65 5.93 3.97 3.09 Deposits/Total Liabilities 57.39 54.14 59.97 59.24 58.67 Demand Deposits/Total Deposits 19.40 20.11 20.15 19.45 24.69 Shareholders' Equity/Total Liabilities 8.60 8.56 7.87 6.65 5.16 Loans Borrowed / Total Liabilities 10.46 12.48 9.79 6.72 9.08 Capital Adequacy Ratio (%) 15.52 16.99 16.61 16.44 14.85 Average Return on Assets 1.54 1.38 0.75 0.90 0.49 Securities Portfolio 7.55 10.27 11.05 14.33 15.15 Loans 8.261 9.10 10.13 11.61	Securities / Total Assets	11.20	14.80	17.41	20.96	22.21
Retail Loans/ Loans 26.21 23.20 23.83 25.44 21.74 Commercial Loans/ Loans 73.79 76.80 76.17 74.56 78.26 NPL Ratio 4.01 4.65 5.93 3.97 3.09 Deposits/Total Liabilities 57.39 54.14 59.97 59.24 58.67 Demand Deposits//Total Deposits 19.40 20.11 20.15 19.45 24.69 Shareholders' Equity/Total Liabilities 8.60 8.56 7.87 6.65 5.16 Loans Borrowed / Total Liabilities 10.46 12.48 9.79 6.72 9.08 Capital Adequacy Ratio (%) 15.52 16.99 16.61 16.44 14.85 Average Return on Assets 1.54 1.38 0.75 0.90 0.49 Average Return on Equity 7.52 16.10 9.13 12.60 8.4 Securities Portfolio 7.55 10.27 11.05 14.33 15.15 Loans 8.61 9.10 10.13 11.61	Loans/Total Assets	67.61	66.88	65.51	60.39	56.96
Commercial Loans / Loans 73.79 76.80 76.17 74.56 78.26 NPL Ratio 4.01 4.65 5.93 3.97 3.09 Deposits/Total Liabilities 57.39 54.14 59.97 59.24 58.67 Demand Deposits/Total Deposits 19.40 20.11 20.15 19.45 24.69 Shareholders' Equity/Total Liabilities 8.60 8.56 7.87 6.65 5.16 Loans Borrowed / Total Liabilities 10.46 12.48 9.79 6.72 9.08 Capital Adequacy Ratio (%) 15.52 16.99 16.61 16.41 14.85 Average Return on Assets 1.54 1.38 0.75 0.90 0.49 Average Return on Equity 17.52 16.10 9.13 12.60 8.48 MARKET SHARES (%) 2017 2018 2019 2020 2021 Eccurities Portfolio 7.55 10.27 11.05 14.33 15.15 Loans 8.61 9.10 10.13 11.	Loans/Deposits	117.81	123.52	109.24	101.93	97.08
NPL Ratio 4.01 4.65 5.93 3.97 3.09 Deposits/Total Liabilities 57.39 54.14 59.97 59.24 58.67 Demand Deposits/Total Deposits 19.40 20.11 20.15 19.45 24.69 Shareholders' Equity/Total Liabilities 8.60 8.56 7.87 6.65 5.16 Loans Borrowed / Total Liabilities 10.46 12.48 9.79 6.72 9.08 Capital Adequacy Ratio (%) 15.52 16.99 16.61 16.44 14.85 Average Return on Assets 1.54 1.38 0.75 0.90 0.49 Average Return on Equity 17.52 16.10 9.13 12.60 8.48 MARKET SHARES (%) 2017 2018 2019 2020 2021 Securities Portfolio 7.55 10.27 11.05 14.33 15.15 Loans 8.61 9.10 10.13 11.61 11.48 Commercial Loans 8.25 8.81 9.83 11.18	Retail Loans/ Loans	26.21	23.20	23.83	25.44	21.74
Deposits/Total Liabilities 57.39 54.14 59.97 59.24 58.67 Demand Deposits/Total Deposits 19.40 20.11 20.15 19.45 24.69 Shareholders' Equity/Total Liabilities 8.60 8.56 7.87 6.65 5.16 Loans Borrowed / Total Liabilities 10.46 12.48 9.79 6.72 9.08 Capital Adequacy Ratio (%) 15.52 16.99 16.61 16.44 14.85 Average Return on Assets 1.54 1.38 0.75 0.90 0.49 Average Return on Equity 17.52 16.10 9.13 12.60 8.48 Average Return on Equity 7.55 10.27 11.05 14.33 15.15 Securities Portfolio 7.55 10.27 11.05 14.33 15.15 Loans 8.61 9.10 10.13 11.61 11.48 Commercial Loans 8.25 8.81 9.83 11.18 11.20 Retail Loans 9.82 10.20 11.20 13.08 <td>Commercial Loans/ Loans</td> <td>73.79</td> <td>76.80</td> <td>76.17</td> <td>74.56</td> <td>78.26</td>	Commercial Loans/ Loans	73.79	76.80	76.17	74.56	78.26
Demand Deposits/Total Deposits 19.40 20.11 20.15 19.45 24.69 Shareholders' Equity/Total Liabilities 8.60 8.56 7.87 6.65 5.16 Loans Borrowed / Total Liabilities 10.46 12.48 9.79 6.72 9.08 Capital Adequacy Ratio (%) 15.52 16.99 16.61 16.44 14.85 Average Return on Assets 1.54 1.38 0.75 0.90 0.49 Average Return on Equity 17.52 16.10 9.13 12.60 8.48 MARKET SHARES (%) 2017 2018 2019 2020 2021 Securities Portfolio 7.55 10.27 11.05 14.33 15.15 Loans 8.61 9.10 10.13 11.61 11.48 Commercial Loans 8.25 8.81 9.83 11.18 11.20 Retail Loans 9.82 10.20 11.20 13.08 12.64 Non-Performing Loans 11.94 11.17 11.48 11.43 11	NPL Ratio	4.01	4.65	5.93	3.97	3.09
Shareholders' Equity/Total Liabilities 8.60 8.56 7.87 6.65 5.16 Loans Borrowed / Total Liabilities 10.46 12.48 9.79 6.72 9.08 Capital Adequacy Ratio (%) 15.52 16.99 16.61 16.44 14.85 Average Return on Assets 1.54 1.38 0.75 0.90 0.49 Average Return on Equity 17.52 16.10 9.13 12.60 8.48 MARKET SHARES (%) 2017 2018 2019 2020 2021 Securities Portfolio 7.55 10.27 11.05 14.33 15.15 Loans 8.61 9.10 10.13 11.61 11.48 Commercial Loans 8.25 8.81 9.83 11.18 11.20 Retail Loans 9.82 10.20 11.20 13.08 12.64 Non-Performing Loans 11.94 11.17 11.48 11.43 11.44 Deposits 9.29 8.95 10.39 14.32 13.68	Deposits/Total Liabilities	57.39	54.14	59.97	59.24	58.67
Loans Borrowed / Total Liabilities 10.46 12.48 9.79 6.72 9.08 Capital Adequacy Ratio (%) 15.52 16.99 16.61 16.44 14.85 Average Return on Assets 1.54 1.38 0.75 0.90 0.49 Average Return on Equity 17.52 16.10 9.13 12.60 8.48 MARKET SHARES (%) 2017 2018 2019 2020 2021 Securities Portfolio 7.55 10.27 11.05 14.33 15.15 Loans 8.61 9.10 10.13 11.61 11.48 Commercial Loans 8.25 8.81 9.83 11.18 11.20 Retail Loans 9.82 10.20 11.20 13.08 12.64 Non-Performing Loans 11.94 11.17 11.48 11.43 11.44 Deposits 9.08 8.81 9.80 11.98 11.14 Term Deposits 9.29 8.95 10.39 14.32 13.68	Demand Deposits/Total Deposits	19.40	20.11	20.15	19.45	24.69
Capital Adequacy Ratio (%) 15.52 16.99 16.61 16.44 14.85 Average Return on Assets 1.54 1.38 0.75 0.90 0.49 Average Return on Equity 17.52 16.10 9.13 12.60 8.48 MARKET SHARES (%) 2017 2018 2019 2020 2021 Securities Portfolio 7.55 10.27 11.05 14.33 15.15 Loans 8.61 9.10 10.13 11.61 11.48 Commercial Loans 8.25 8.81 9.83 11.18 11.20 Retail Loans 9.82 10.20 11.20 13.08 12.64 Non-Performing Loans 11.94 11.17 11.48 11.43 11.44 Deposits 9.08 8.81 9.80 11.98 11.14 Term Deposits 9.29 8.95 10.39 14.32 13.68 Demand Deposits 8.29 8.31 7.99 7.15 7.11 Guarantees and S	Shareholders' Equity/Total Liabilities	8.60	8.56	7.87	6.65	5.16
Average Return on Assets 1.54 1.38 0.75 0.90 0.49 Average Return on Equity 17.52 16.10 9.13 12.60 8.48 MARKET SHARES (%) 2017 2018 2019 2020 2021 Securities Portfolio 7.55 10.27 11.05 14.33 15.15 Loans 8.61 9.10 10.13 11.61 11.48 Commercial Loans 8.25 8.81 9.83 11.18 11.20 Retail Loans 9.82 10.20 11.20 13.08 12.64 Non-Performing Loans 11.94 11.17 11.48 11.43 11.44 Deposits 9.08 8.81 9.80 11.98 11.14 Term Deposits 9.29 8.95 10.39 14.32 13.68 Demand Deposits 8.29 8.31 7.99 7.15 7.11 Gross Loans* 6.83 8.69 9.34 8.47 9.43 Guarantees and Sureties 7.71 </td <td>Loans Borrowed / Total Liabilities</td> <td>10.46</td> <td>12.48</td> <td>9.79</td> <td>6.72</td> <td>9.08</td>	Loans Borrowed / Total Liabilities	10.46	12.48	9.79	6.72	9.08
MARKET SHARES (%) 2017 2018 2019 2020 2021 Securities Portfolio 7.55 10.27 11.05 14.33 15.15 Loans 8.61 9.10 10.13 11.61 11.48 Commercial Loans 8.25 8.81 9.83 11.18 11.20 Retail Loans 9.82 10.20 11.20 13.08 12.64 Non-Performing Loans 11.94 11.17 11.48 11.43 11.44 Deposits 9.08 8.81 9.80 11.98 11.14 Term Deposits 9.29 8.95 10.39 14.32 13.68 Demand Deposits 8.29 8.31 7.99 7.15 7.11 Gross Loans* 6.83 8.69 9.34 8.47 9.43 Guarantees and Sureties 7.71 8.35 9.49 10.10 11.48 Total Assets 8.31 8.57 9.34 11.45 10.93 Shareholders' Equity 6.48 <td< td=""><td>Capital Adequacy Ratio (%)</td><td>15.52</td><td>16.99</td><td>16.61</td><td>16.44</td><td>14.85</td></td<>	Capital Adequacy Ratio (%)	15.52	16.99	16.61	16.44	14.85
MARKET SHARES (%) 2017 2018 2019 2020 2021 Securities Portfolio 7.55 10.27 11.05 14.33 15.15 Loans 8.61 9.10 10.13 11.61 11.48 Commercial Loans 8.25 8.81 9.83 11.18 11.20 Retail Loans 9.82 10.20 11.20 13.08 12.64 Non-Performing Loans 11.94 11.17 11.48 11.43 11.44 Deposits 9.08 8.81 9.80 11.98 11.14 Term Deposits 9.29 8.95 10.39 14.32 13.68 Demand Deposits 8.29 8.31 7.99 7.15 7.11 Gross Loans* 6.83 8.69 9.34 8.47 9.43 Guarantees and Sureties 7.71 8.35 9.49 10.10 11.48 Total Assets 8.31 8.57 9.34 11.45 10.93 Shareholders' Equity 6.48 <td< td=""><td>Average Return on Assets</td><td>1.54</td><td>1.38</td><td>0.75</td><td>0.90</td><td>0.49</td></td<>	Average Return on Assets	1.54	1.38	0.75	0.90	0.49
Securities Portfolio 7.55 10.27 11.05 14.33 15.15 Loans 8.61 9.10 10.13 11.61 11.48 Commercial Loans 8.25 8.81 9.83 11.18 11.20 Retail Loans 9.82 10.20 11.20 13.08 12.64 Non-Performing Loans 11.94 11.17 11.48 11.43 11.44 Deposits 9.08 8.81 9.80 11.98 11.14 Term Deposits 9.29 8.95 10.39 14.32 13.68 Demand Deposits 8.29 8.31 7.99 7.15 7.11 Gross Loans* 6.83 8.69 9.34 8.47 9.43 Guarantees and Sureties 7.71 8.35 9.49 10.10 11.48 Total Assets 8.31 8.57 9.34 11.45 10.93 Shareholders' Equity 6.48 6.72 6.71 7.75 7.31	Average Return on Equity	17.52	16.10	9.13	12.60	8.48
Securities Portfolio 7.55 10.27 11.05 14.33 15.15 Loans 8.61 9.10 10.13 11.61 11.48 Commercial Loans 8.25 8.81 9.83 11.18 11.20 Retail Loans 9.82 10.20 11.20 13.08 12.64 Non-Performing Loans 11.94 11.17 11.48 11.43 11.44 Deposits 9.08 8.81 9.80 11.98 11.14 Term Deposits 9.29 8.95 10.39 14.32 13.68 Demand Deposits 8.29 8.31 7.99 7.15 7.11 Gross Loans* 6.83 8.69 9.34 8.47 9.43 Guarantees and Sureties 7.71 8.35 9.49 10.10 11.48 Total Assets 8.31 8.57 9.34 11.45 10.93 Shareholders' Equity 6.48 6.72 6.71 7.75 7.31	MARKET SHARES (%)	2017	2018	2019	2020	2021
Loans 8.61 9.10 10.13 11.61 11.48 Commercial Loans 8.25 8.81 9.83 11.18 11.20 Retail Loans 9.82 10.20 11.20 13.08 12.64 Non-Performing Loans 11.94 11.17 11.48 11.43 11.44 Deposits 9.08 8.81 9.80 11.98 11.14 Term Deposits 9.29 8.95 10.39 14.32 13.68 Demand Deposits 8.29 8.31 7.99 7.15 7.11 Gross Loans* 6.83 8.69 9.34 8.47 9.43 Guarantees and Sureties 7.71 8.35 9.49 10.10 11.48 Total Assets 8.31 8.57 9.34 11.45 10.93 Shareholders' Equity 6.48 6.72 6.71 7.75 7.31		7.55	10.27	11.05	14.33	15.15
Commercial Loans 8.25 8.81 9.83 11.18 11.20 Retail Loans 9.82 10.20 11.20 13.08 12.64 Non-Performing Loans 11.94 11.17 11.48 11.43 11.44 Deposits 9.08 8.81 9.80 11.98 11.14 Term Deposits 9.29 8.95 10.39 14.32 13.68 Demand Deposits 8.29 8.31 7.99 7.15 7.11 Gross Loans* 6.83 8.69 9.34 8.47 9.43 Guarantees and Sureties 7.71 8.35 9.49 10.10 11.48 Total Assets 8.31 8.57 9.34 11.45 10.93 Shareholders' Equity 6.48 6.72 6.71 7.75 7.31	Loans	8.61	9.10	10.13	11.61	11.48
Retail Loans 9.82 10.20 11.20 13.08 12.64 Non-Performing Loans 11.94 11.17 11.48 11.43 11.44 Deposits 9.08 8.81 9.80 11.98 11.14 Term Deposits 9.29 8.95 10.39 14.32 13.68 Demand Deposits 8.29 8.31 7.99 7.15 7.11 Gross Loans* 6.83 8.69 9.34 8.47 9.43 Guarantees and Sureties 7.71 8.35 9.49 10.10 11.48 Total Assets 8.31 8.57 9.34 11.45 10.93 Shareholders' Equity 6.48 6.72 6.71 7.75 7.31	Commercial Loans		8.81	9.83	11.18	11.20
Non-Performing Loans 11.94 11.17 11.48 11.43 11.44 Deposits 9.08 8.81 9.80 11.98 11.14 Term Deposits 9.29 8.95 10.39 14.32 13.68 Demand Deposits 8.29 8.31 7.99 7.15 7.11 Gross Loans* 6.83 8.69 9.34 8.47 9.43 Guarantees and Sureties 7.71 8.35 9.49 10.10 11.48 Total Assets 8.31 8.57 9.34 11.45 10.93 Shareholders' Equity 6.48 6.72 6.71 7.75 7.31	Retail Loans	9.82	10.20	11.20	13.08	12.64
Term Deposits 9.29 8.95 10.39 14.32 13.68 Demand Deposits 8.29 8.31 7.99 7.15 7.11 Gross Loans* 6.83 8.69 9.34 8.47 9.43 Guarantees and Sureties 7.71 8.35 9.49 10.10 11.48 Total Assets 8.31 8.57 9.34 11.45 10.93 Shareholders' Equity 6.48 6.72 6.71 7.75 7.31	Non-Performing Loans					
Demand Deposits 8.29 8.31 7.99 7.15 7.11 Gross Loans* 6.83 8.69 9.34 8.47 9.43 Guarantees and Sureties 7.71 8.35 9.49 10.10 11.48 Total Assets 8.31 8.57 9.34 11.45 10.93 Shareholders' Equity 6.48 6.72 6.71 7.75 7.31	Deposits	9.08	8.81	9.80	11.98	11.14
Gross Loans* 6.83 8.69 9.34 8.47 9.43 Guarantees and Sureties 7.71 8.35 9.49 10.10 11.48 Total Assets 8.31 8.57 9.34 11.45 10.93 Shareholders' Equity 6.48 6.72 6.71 7.75 7.31	Term Deposits	9.29	8.95	10.39	14.32	13.68
Gross Loans* 6.83 8.69 9.34 8.47 9.43 Guarantees and Sureties 7.71 8.35 9.49 10.10 11.48 Total Assets 8.31 8.57 9.34 11.45 10.93 Shareholders' Equity 6.48 6.72 6.71 7.75 7.31	- ·	8.29				7.11
Total Assets 8.31 8.57 9.34 11.45 10.93 Shareholders' Equity 6.48 6.72 6.71 7.75 7.31	Gross Loans*	6.83	8.69	9.34	8.47	9.43
Total Assets 8.31 8.57 9.34 11.45 10.93 Shareholders' Equity 6.48 6.72 6.71 7.75 7.31	Guarantees and Sureties	7.71	8.35	9.49	10.10	11.48
	Total Assets	8.31	8.57	9.34	11.45	10.93
Net Profit/Losses 7.65 7.68 5.71 8.56 4.53	Shareholders' Equity	6.48	6.72	6.71	7.75	7.31
	Net Profit/Losses	7.65	7.68	5.71	8.56	4.53

^{*} Subordinated Loans Included.