

2024 OPERATING PLAN GUIDANCE

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TL Loan Growth (YoY)	~CPI
FC Loan Growth (in US\$, YoY)	Low-single digit growth
Net Cost of Risk (exc. currency impact)	~125bps
NIM incl. swap cost	Flattish
Fee Growth (YoY)	>avg. CPI
OPEX Growth (YoY)	>avg. CPI
ROAE (%)	Mid-30s

Note: Net CoR excludes currency effect, as it is 100% hedged and has no bottom line impact

Note: The 2024 Operating Plan Guidance takes into consideration that all regulations in place as of January 29, 2024 are not changed and no new material regulations are implemented.