**Theme 1: Financial Performance - Revenue Growth Expectations**

Conversation 1:

**[Analyst Name, Firm]**

What are your revenue expectations for next quarter?

**[Executive Name, Title]:**

**We expect strong growth** driven by our *core business segments*.

**Theme 2: Credit & Risk - Credit Quality and Provisions**

Conversation 1:

**Analyst Name, Firm**

How is credit quality trending?

**Executive Name, Title**:

Credit metrics remain **strong** with provisions at **normalized levels**.

**Theme 3: Capital Strategy - CET1 and Regulatory Compliance**

Conversation 1:

**[Analyst Name, Firm]**

What is your capital ratio outlook?

**[Executive Name, Title]:**

We maintain a strong **CET1 ratio** above regulatory minimums.