**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 Quality - Trends and Provisions Overview**

Conversation 1:

**Analyst:**

How is credit quality trending?

**Executive:**

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

**Theme 3: Capital Strategy - Outlook on CET1 Strength**

Conversation 1:

**Analyst Name, Firm**

What is your capital ratio outlook?

**Executive Name, Title**:

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