



# 3Q 20 REVIEW

## FINANCIAL AND STRATEGIC HIGHLIGHTS

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Investor Relations

November 24, 2020

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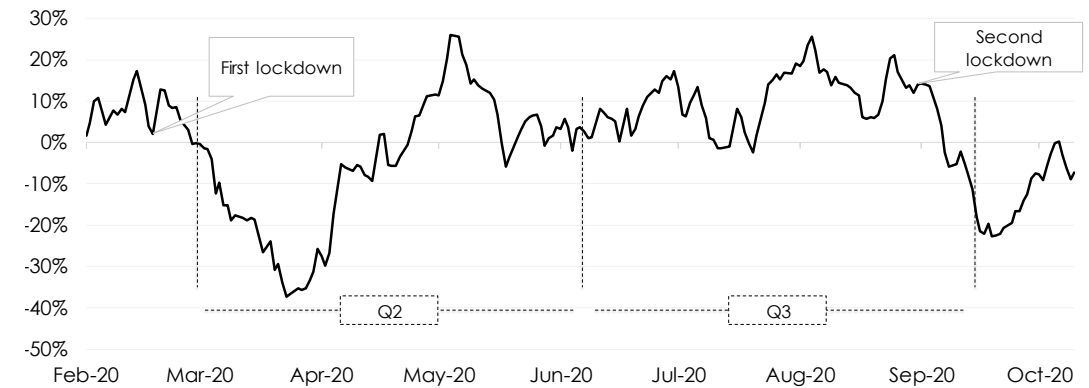
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# WHAT WE ARE SEEING – MARKET TRENDS

## Growth in credit by segments, Banking sector (BOI data)

	Q2	Q3
<b>Total Credit</b>	<b>(0.5%)</b>	<b>0.3%</b>
Consumer	(2.8%)	(1.5%)
Commercial	(3.0%)	(1.1%)
SME	3.2%	0.7%
Mortgages	1.9%	2.3%

## The change in credit card spending, vs. Jan '20 (BOI data)



## Loans in deferral in the Banking sector (BOI data)

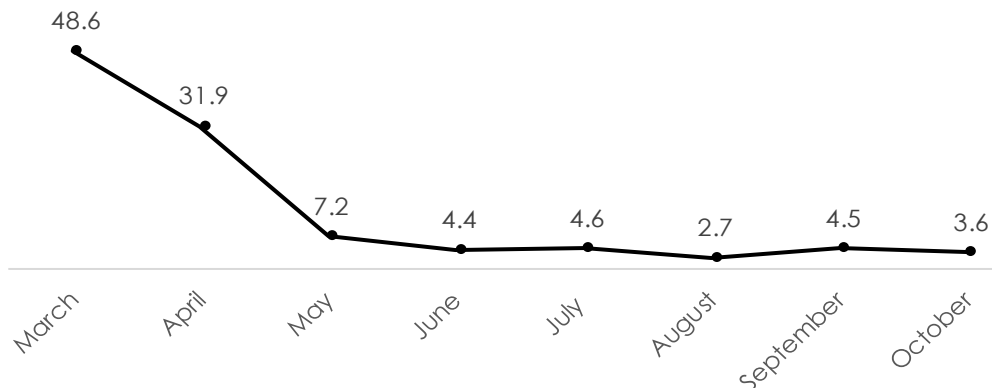
	Balance of loans in deferral / total loans
<b>Total</b>	<b>7.2%</b>
Consumer	5.5%
Medium enterprises	2.9%
Corporate	2.5%
SME	3.9%
Mortgages	12.0%

## Balance of loans for which the deferral period ended, Banking sector as of September, (BOI data)

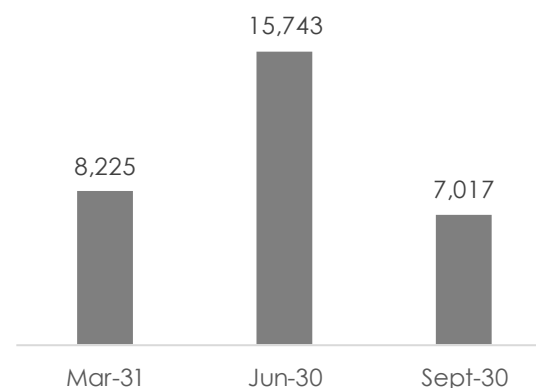
	Balance of loans for which the deferral period ended / total deferred loans
<b>Total</b>	<b>54%</b>
Consumer	47%
Medium enterprises	60%
Corporate	37%
SME	69%
Mortgages	54%

# WHAT WE ARE SEEING – DISCOUNT GROUP

**Deferral requests, in thousands**  
(Discount Bank and Mercantile Bank)



**Balance of loans in deferral, in millions**  
(Discount Bank and Mercantile Bank)



**Balance of loans deferred, in millions**  
(Discount Bank and Mercantile Bank)

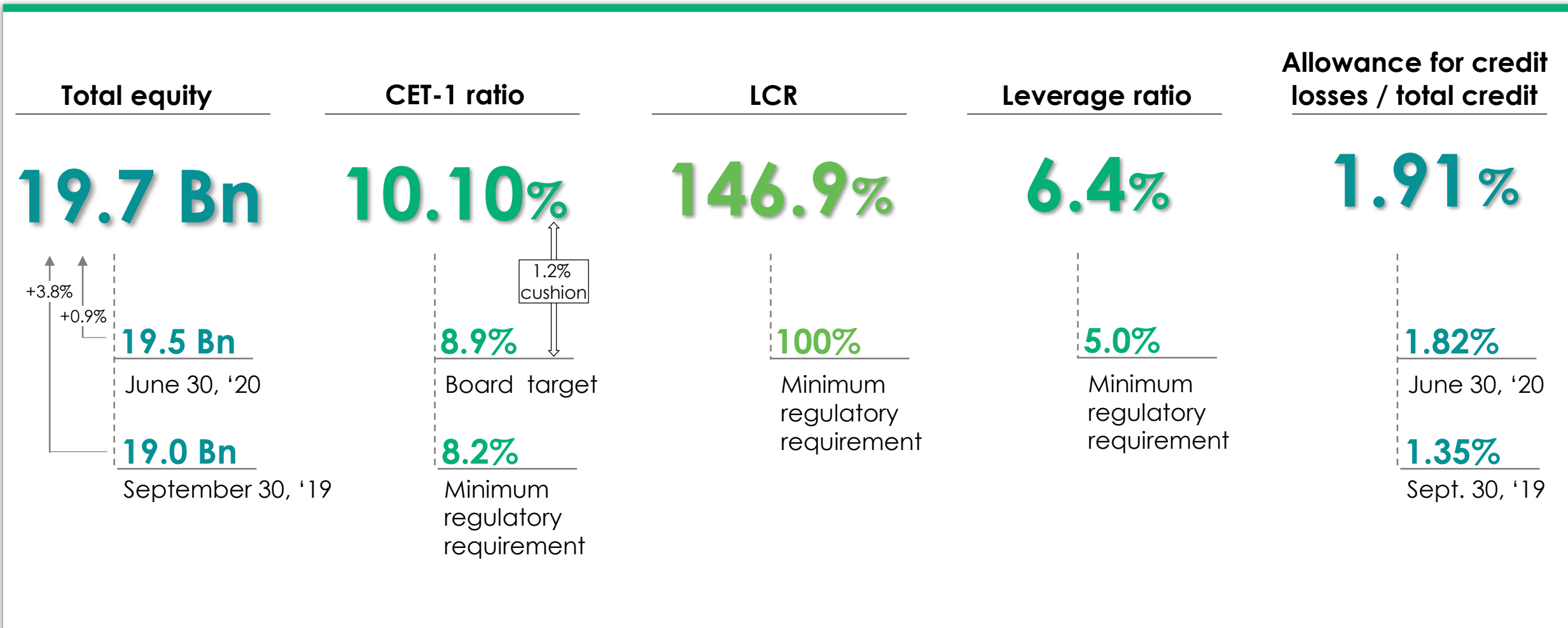
	Balance as of Sept-30	% of total deferred	% of total credit *
<b>Total Credit</b>	<b>7,017</b>	<b>38.6%</b>	<b>4.7%</b>
Consumer	903	50.1%	6.2%
Medium enterprises	257	29.6%	2.0%
Corporate	722	47.7%	1.6%
SME	1,887	33.7%	5.1%
Mortgages	3,248	38.8%	8.0%

**Balance of loans for which the deferral period ended, in millions**  
(Discount Bank and Mercantile Bank)

	Balance as of Sept-30	% of total deferred	Of which: in arrears of 30 days or more
<b>Total Credit</b>	<b>11,142</b>	<b>61.4%</b>	<b>124</b>
Consumer	899	49.9%	11
Medium enterprises	611	70.4%	-
Corporate	791	52.3%	-
SME	3,718	66.3%	34
Mortgages	5,123	61.2%	79

\* Calculated as the balance deferred/balance of credit according to regulatory segments

# ROBUST CAPITAL AND LIQUIDITY POSITION SUPPORTING OUR GROWTH



# 3Q 2020 HIGHLIGHTS

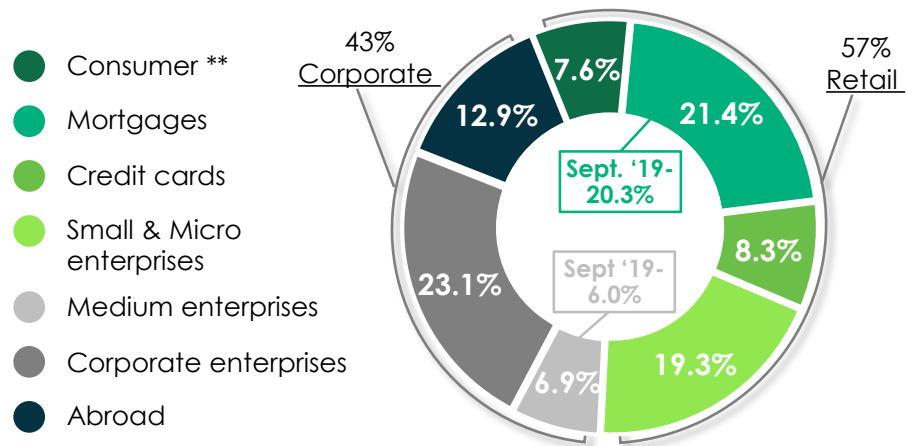
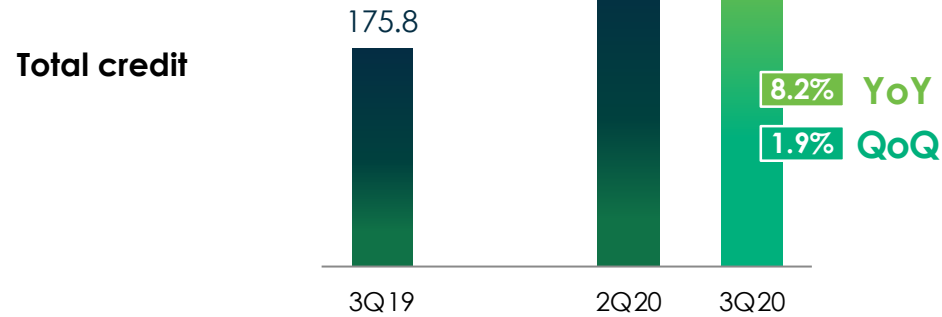
- Adjusted ROE of 7.7%. The main adjustment was a NIS 168 m provision for a legal proceeding in Australia.
- Loan book growth of 1.9% QoQ, 8.2% YoY, driven by 3.7% growth in mortgages and 4.2% in corporate vs. 2Q20.
- Total income growth of 3.5% QoQ, driven by growth in NII, sale of VISA inc. shares, higher bond realization and fees.
- We continued to increase our reserves but at a slower pace than in 1H20, leading to lower loan loss provision.
- 540 employees signed the early retirement agreement so far, in one of the largest retirement plans ever across the group.

3Q20	Net income	ROE	Cost-income ratio	Credit loss expenses ratio	9M20	Net income	ROE	Cost-income ratio	Credit loss expenses ratio
	<b>NIS 258 m</b> (2Q20: NIS 174 m)	<b>5.5%</b> (2Q20: 3.7%)	<b>70.4%</b> (2Q20: 66.0%)	<b>0.70%</b> (2Q20: 1.14%)		<b>NIS 711 m</b> (9M19: NIS 1,377 m)	<b>5.0%</b> (9M19: 10.4%)	<b>64.9%</b> (9M19: 64.0%)	<b>1.08%</b> (9M19: 0.33%)
Adjusted	<b>NIS 357 m</b> (2Q20: NIS 226 m)	<b>7.7%</b> (2Q20: 4.8%)	<b>63.3%</b> (2Q20: 62.7%)		Adjusted	<b>NIS 866 m</b> (9M19: NIS 1,417 m)	<b>6.1%</b> (9M19: 10.7%)	<b>61.4%</b> (9M19: 63.2%)	

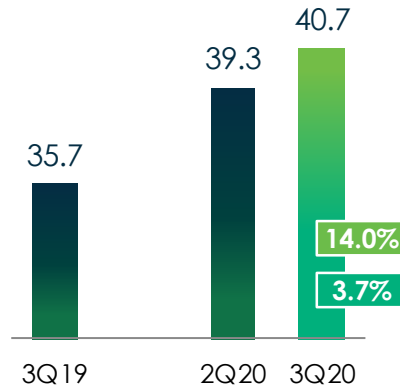
# SOLID GROWTH IN OUR FOCUS SEGMENTS

## Credit to the public segments and composition\*

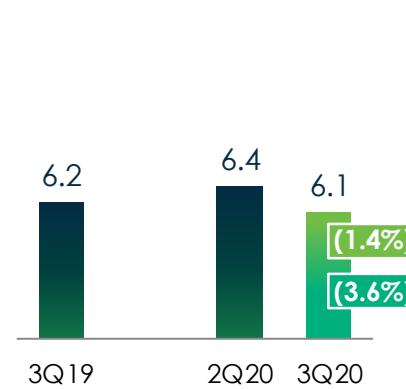
in NIS Bn and %



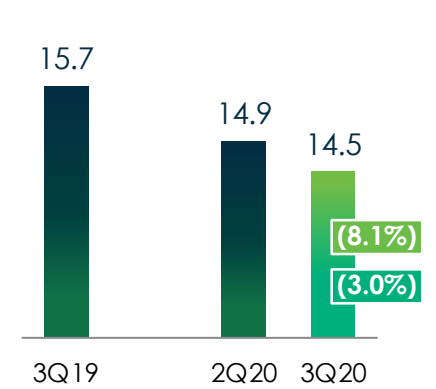
## Mortgages (in households)



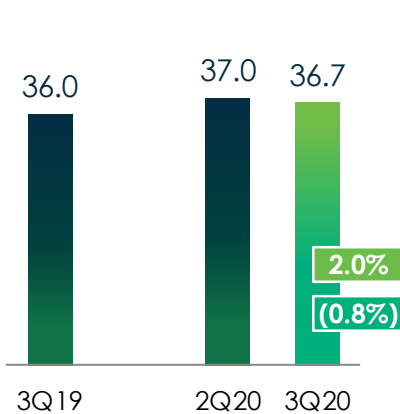
## Credit cards (interest bearing)



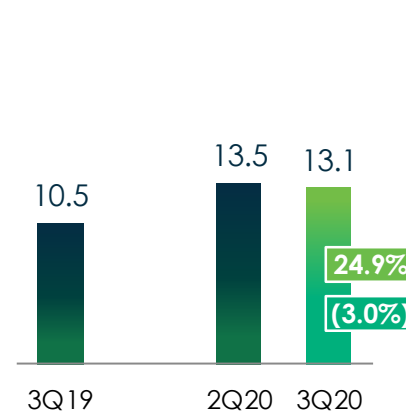
## Consumer \*\*



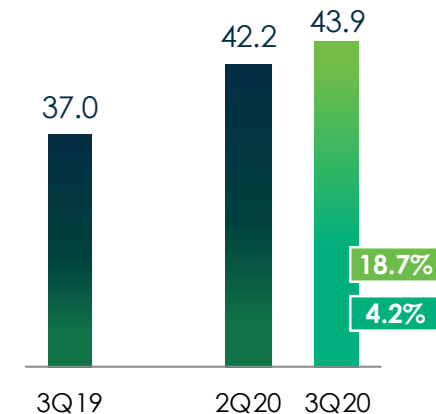
## Micro & small enterprises



## Medium enterprises



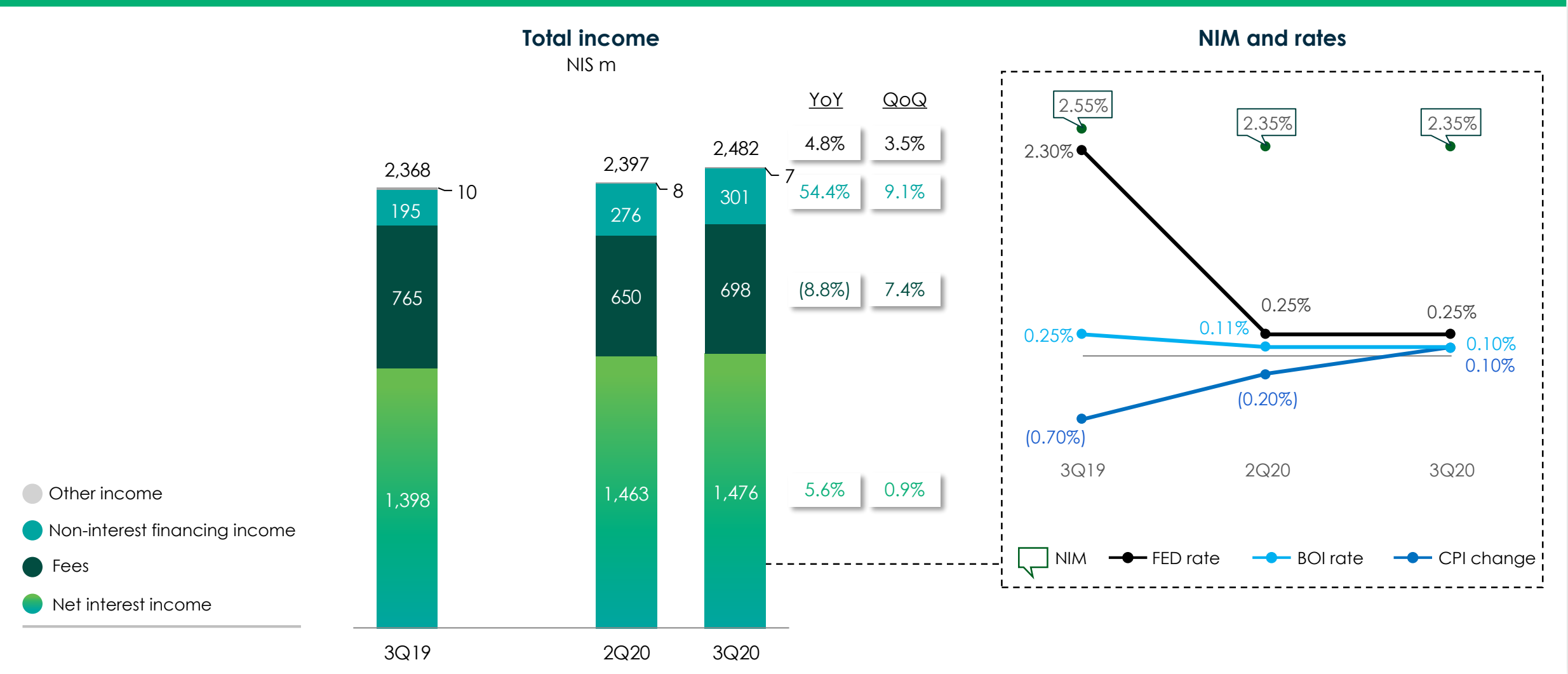
## Corporate



\* Regulatory segments, in Israel

\*\* Balance of household credit excluding mortgages and credit cards

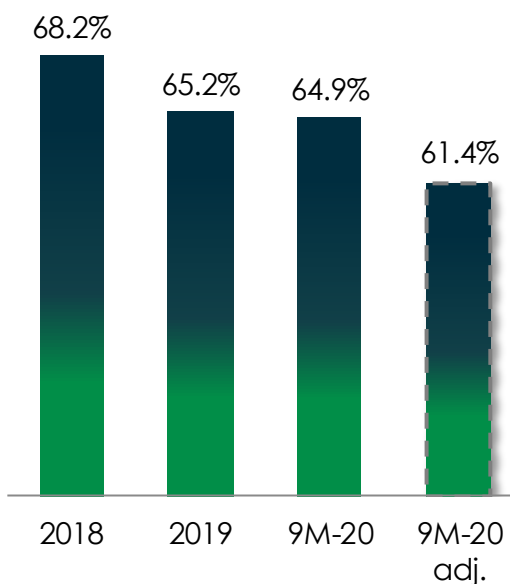
# INCOME GROWTH SUPPORTED BY INCREASED ACTIVITY ACROSS ALL OPERATIONS AND STABLE NIM





# COST RESTRAINT LED TO AN IMPROVED COST-INCOME RATIO

Cost-income ratio

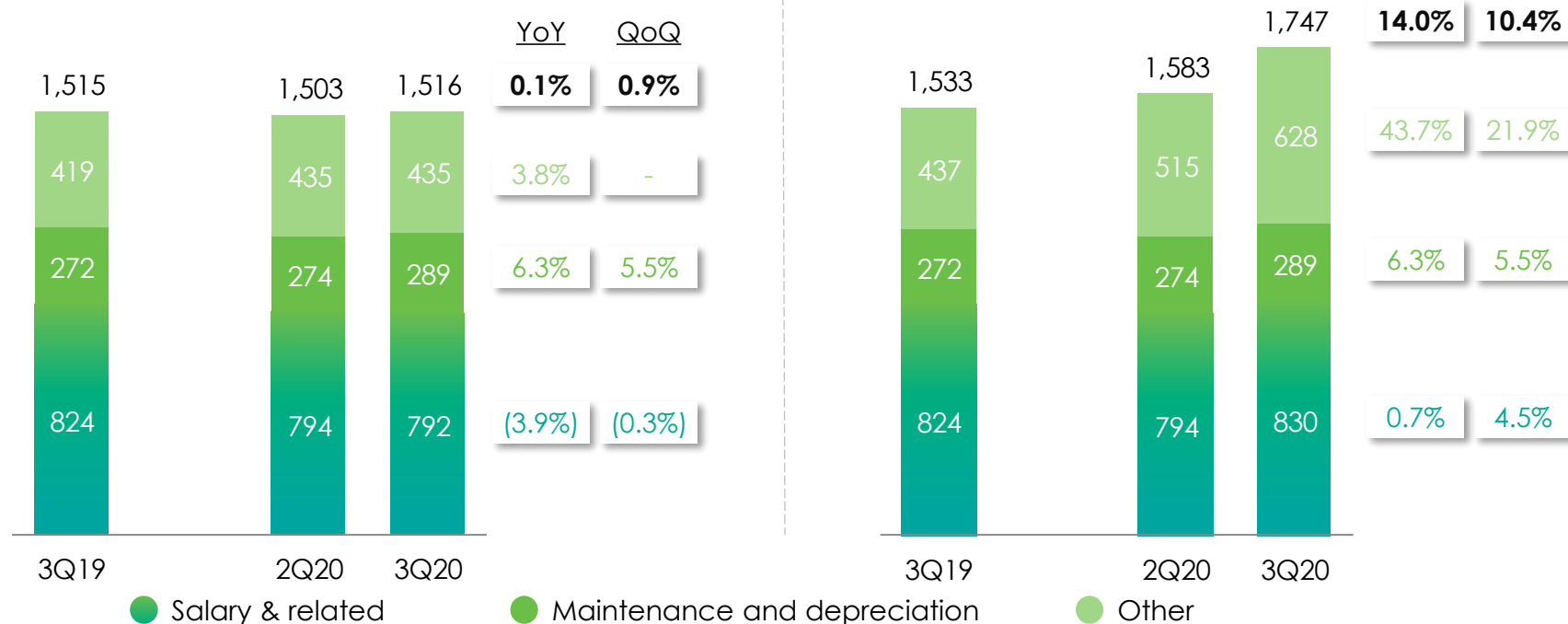


Total expenses

In NIS m

Adjusted

As reported

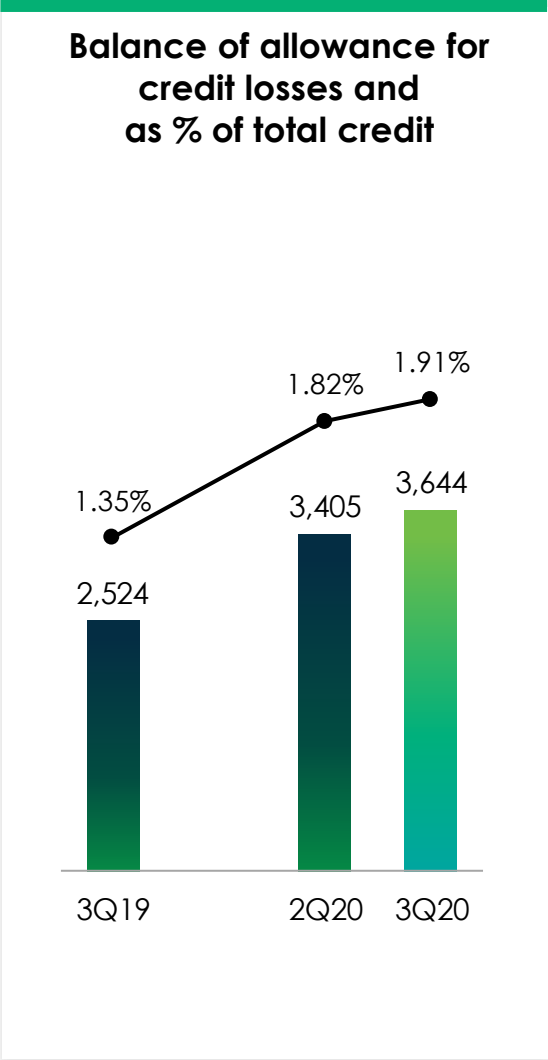
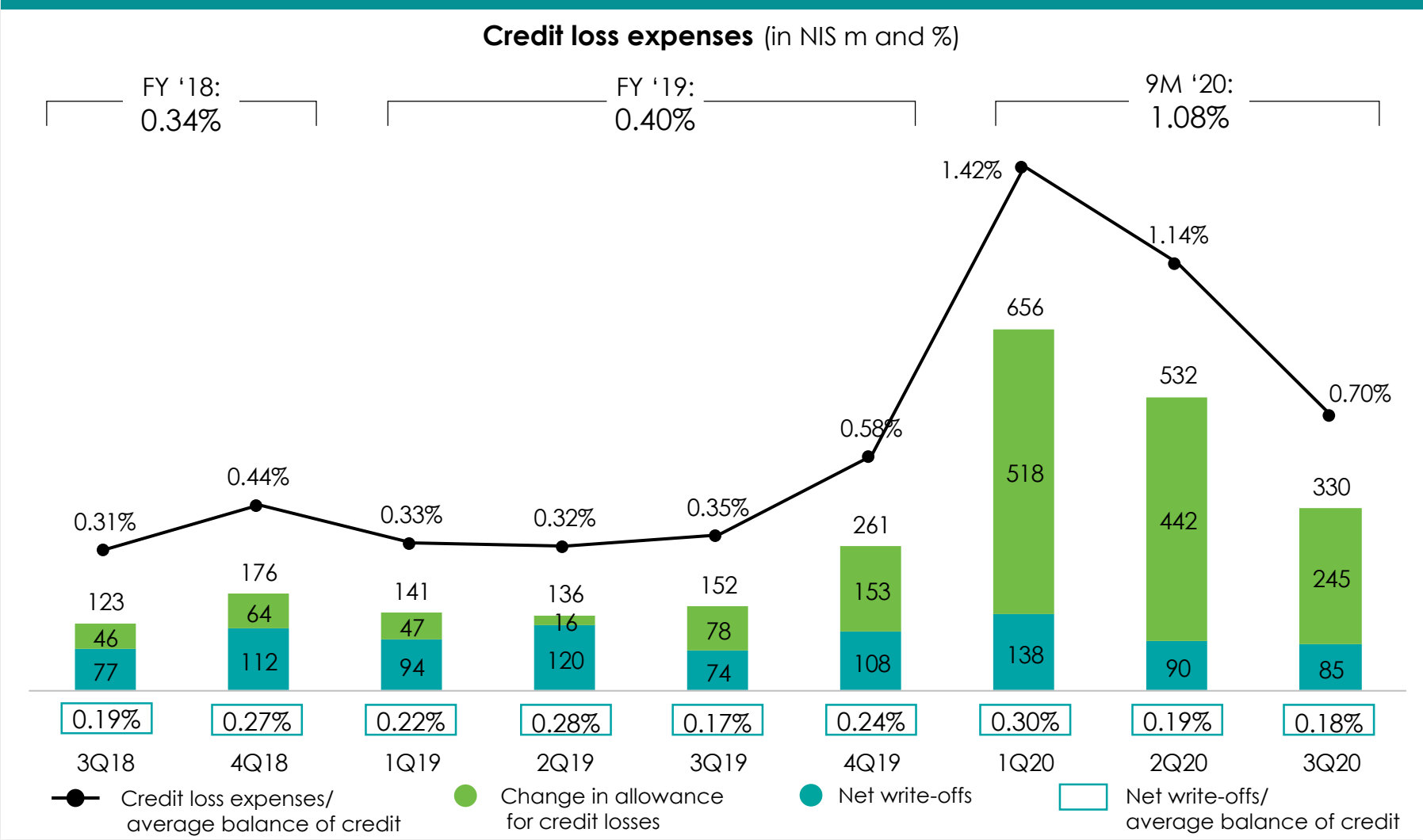


Q3-20 adjustments: NIS 168 m for legal proceedings, NIS 38 m for early retirement at CAL, NIS 25 m for early retirement at Discount Bank and Mercantile.

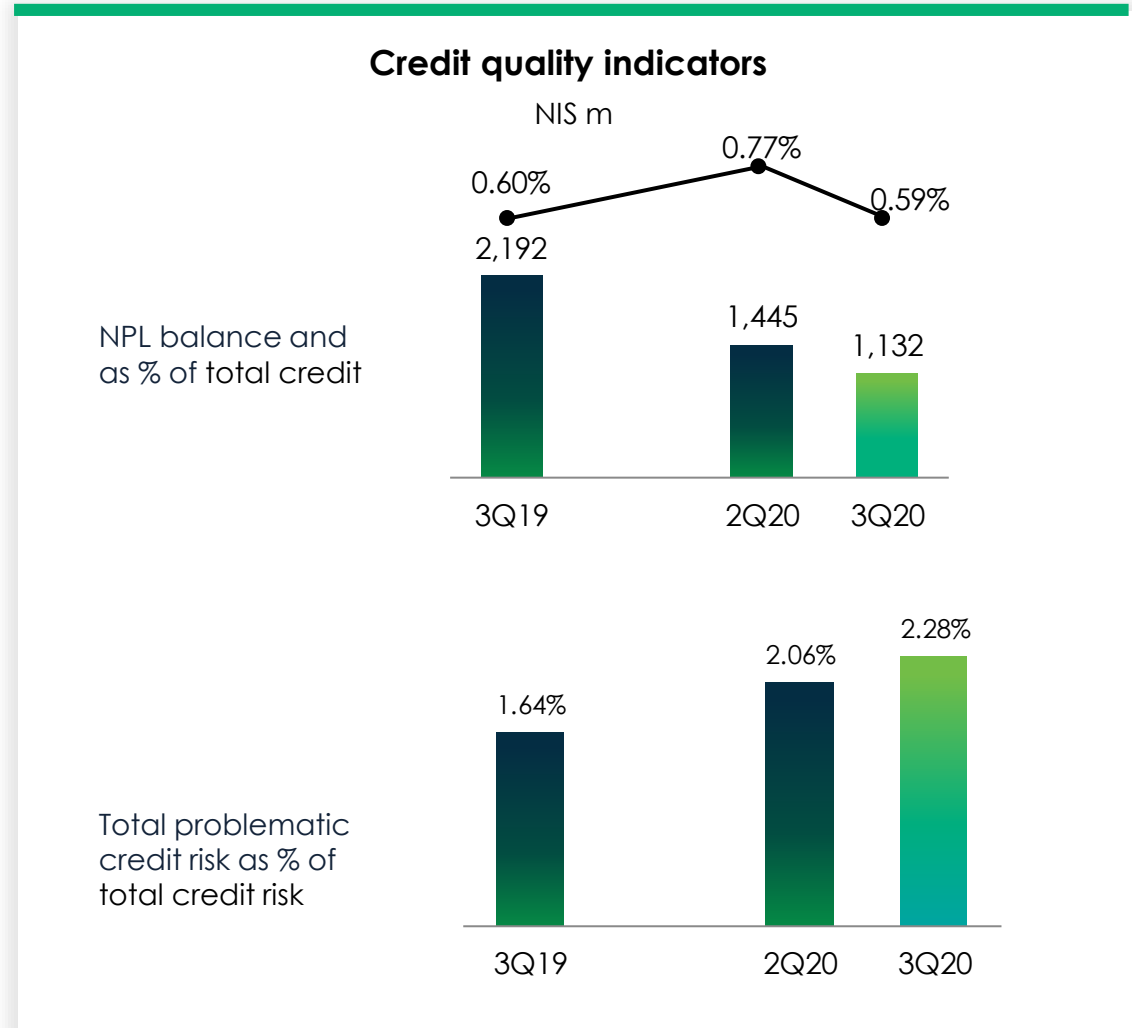
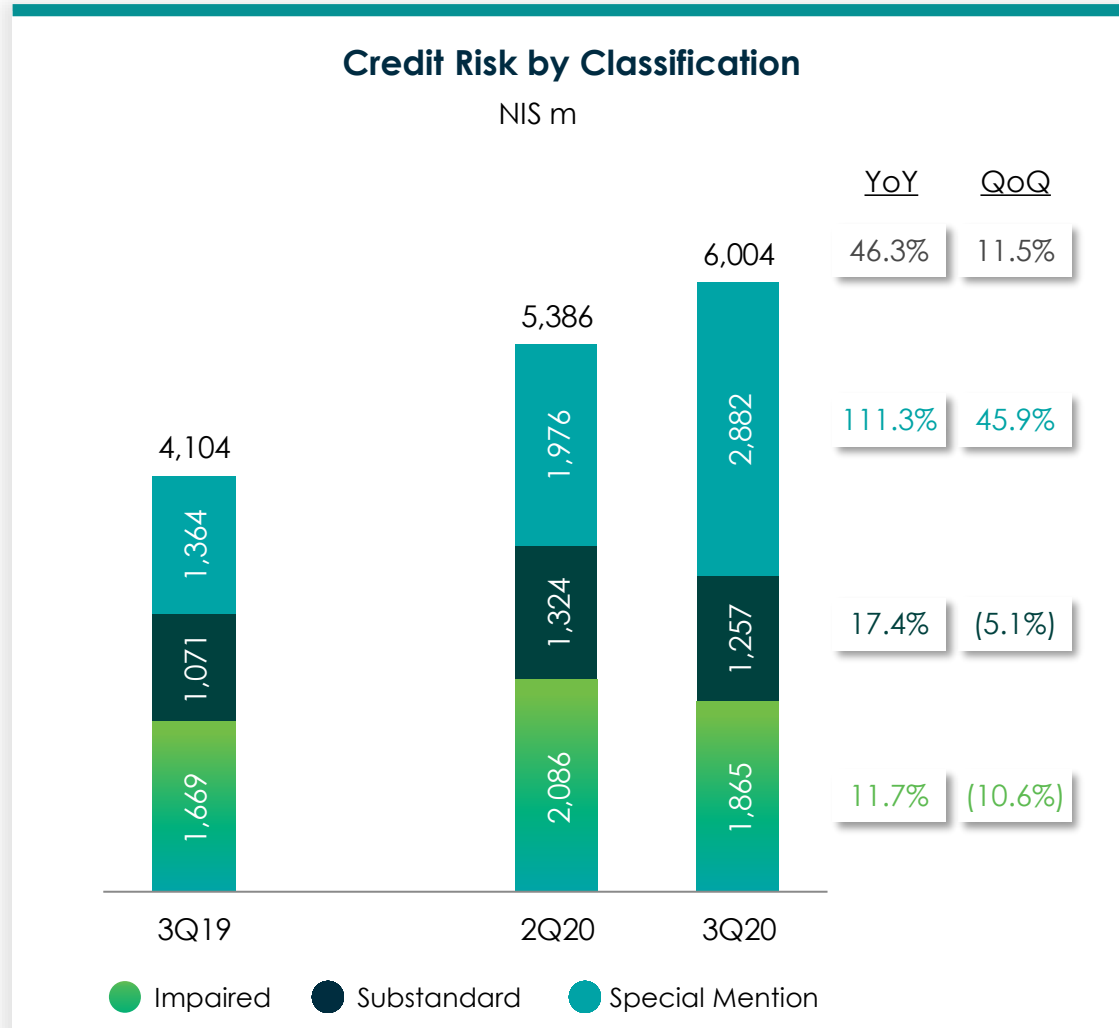
Q2-20 adjustments: NIS 71 m for legal proceedings and NIS 9 m for early retirement at Discount Bank

Q3-19 adjustments: NIS 18 m for early retirement at Discount Bank and IDB NY

# DECLINE IN LOAN LOSS PROVISION WHILE INCREASING THE RESERVE; WRITE-OFFS ARE STILL STABLE



# CREDIT DEFFERALS IMPACTED PROBLEMTIC CREDIT RISK; NPL STILL LOW

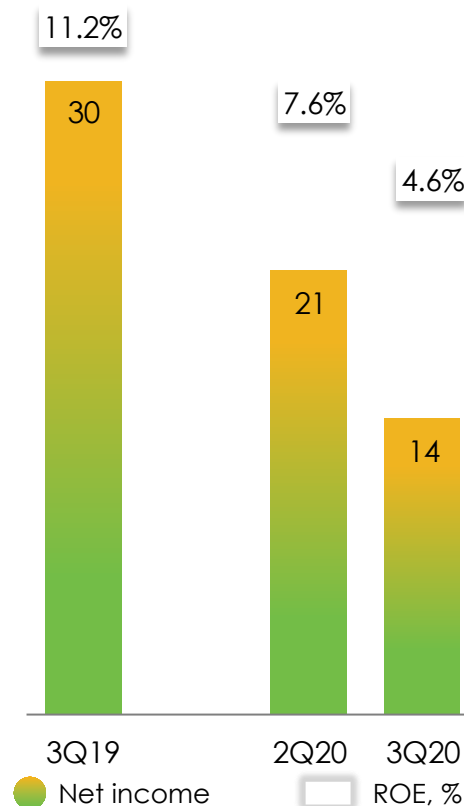


# SUBSIDIARIES

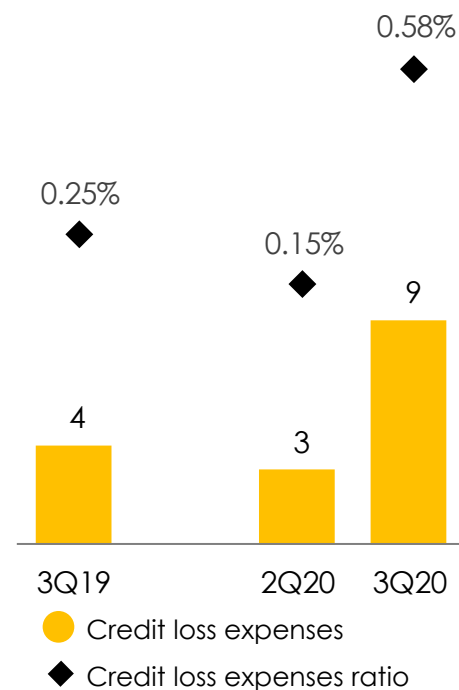
# DEMAND FOR CREDIT RECOVERED IN THE QUARTER

- Demand for credit is starting to recover as IDB's loan book grew 5.0% compared to the second quarter and 4.0% on a comparable year over year basis.
- Despite strong loan book growth and lower cost of deposits, we continued to experience pressure on NIM that led to a 8.1% decline in net interest income.
- Provisions for loan losses increased due to continued reserve build primarily on account of qualitative factor adjustments for COVID and, to a lesser extent, growth in loans.
- Cost-income ratio of 62.0% in 3Q20 vs. 61.6% in 2Q20.

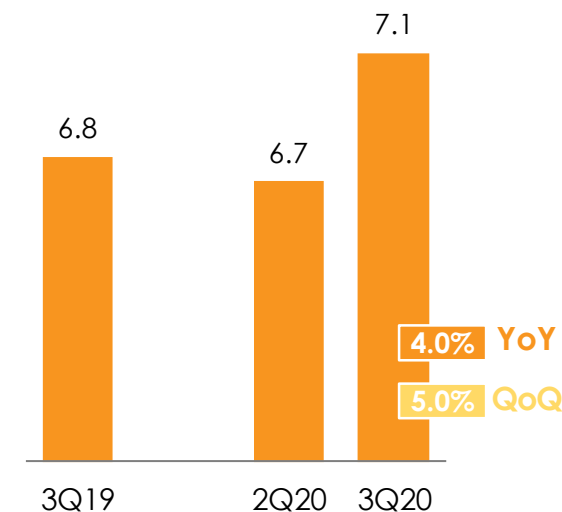
**Net income and ROE**  
(USD m)



**Credit loss expenses and ratio**  
(USD m)



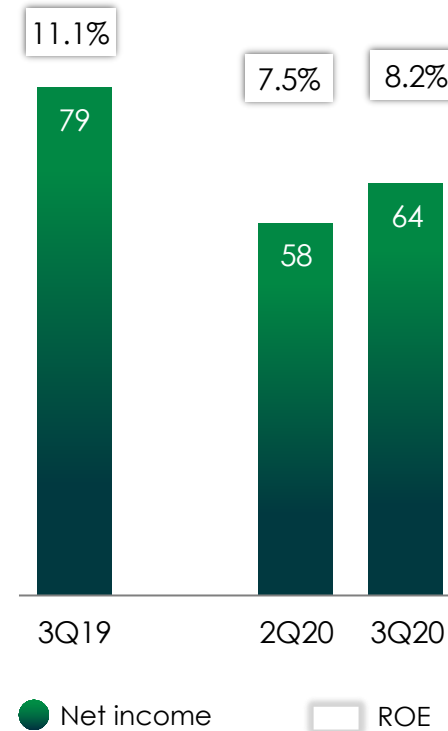
**Total credit**  
(USD Bn)



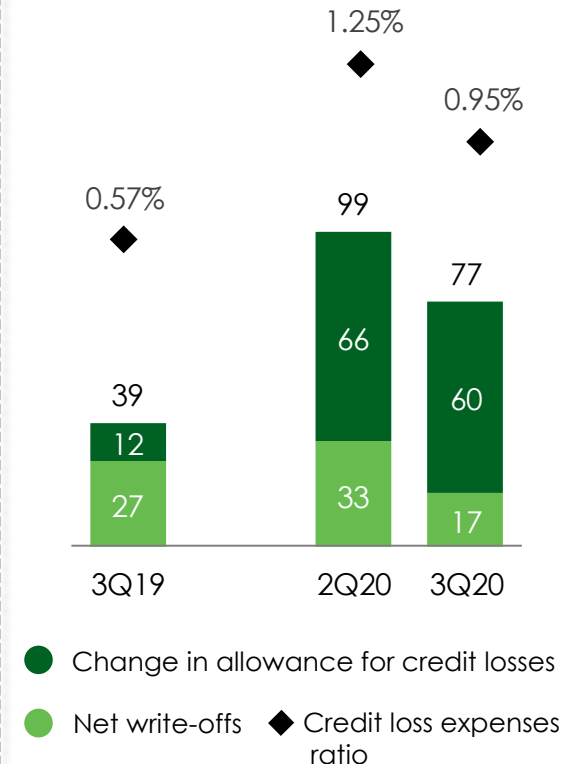
# SOLID PROFITABILITY DESPITE HIGH CREDIT LOSS EXPENSES DUE TO COVID

- Credit growth of 1.3% QoQ and 21.0% YoY, driven mainly by mortgages and corporate credit.
- Growth of 1.0% in net interest income and 9.9% in fees, vs. 2Q20, was mitigated by a reduction in trading gains.
- Loan loss provision was to 0.94% of total credit, slightly lower than the previous quarter's 1.23%, due to reserve build on account of COVID.
- Cost-income ratio of 57.9%, vs. 55.6% in 2Q20 and 58.4% in 3Q19.

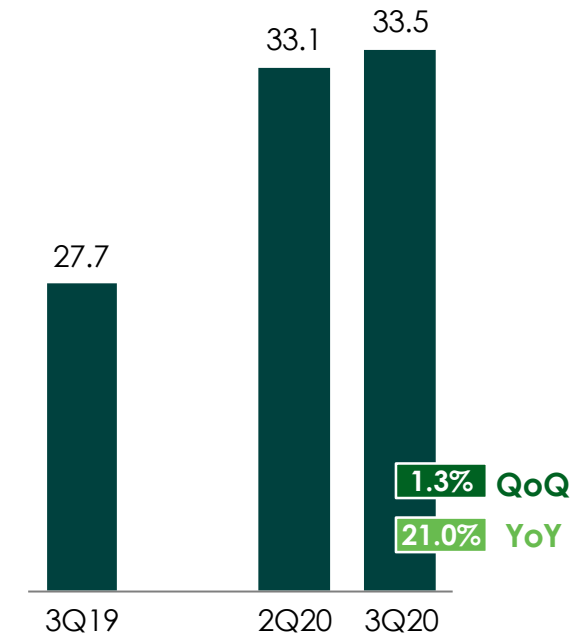
**Net income and ROE  
in NIS m**



**Credit loss expenses breakdown  
in NIS m and %**



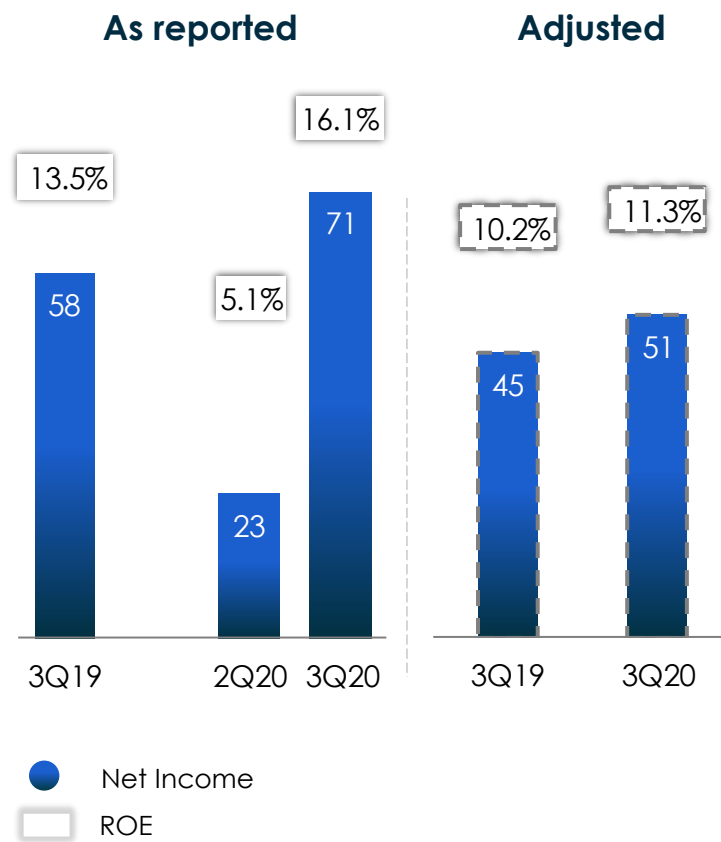
**Total credit \*  
in NIS Bn**



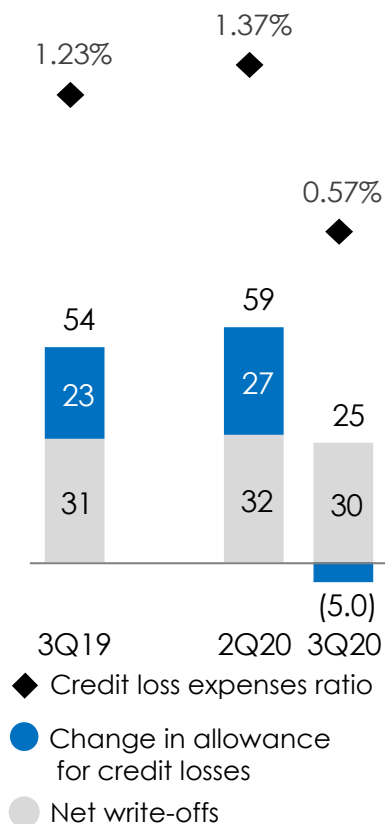
\* Including Municipal balances

- CAL continues to take market share, with transaction turnover returning to growth, of 1.1% in the nine months period compared to the corresponding period. Active cards grew 3.3% relative to last year.
- Significant events in the quarter including the sale of shares of VISA Inc. and the early retirement program as well as lower LLP resulted in an ROE of 16.1%.
- Adjusted net income is NIS 51 m and the adjusted ROE is 11.3%.
- Cost-income ratio of 79.0% in 9M20 vs. 76.7% in 9M19.

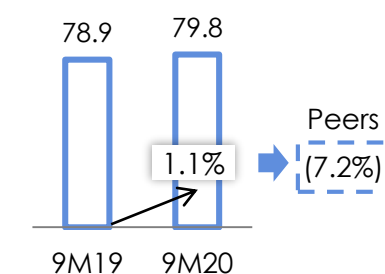
## Net income and ROE in NIS m



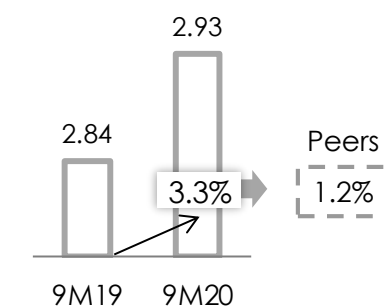
## Credit loss expenses breakdown in NIS m and %



## Transaction turnover in NIS Bn



## Active credit cards in m



# STRATEGY



# FOCUS ON ACHIEVING OUR POTENTIAL

I

## Significant market share potential

- Market share in mortgages and medium enterprises (10.5% and 12.7%, respectively) lower than “natural” market share (~16%)
- Recruiting new customers and deepening share of wallet with our customers

II

## Significant efficiency potential

	Discount Bank		Peers
<b>Cost-income ratio</b> For 2019, adjusted	64.6%	<b>Vs.</b>	58.9%
<b>Productivity ratio</b> (Income per employee, as of FY-19, adjusted)	NIS 1.13 m	<b>Vs.</b>	NIS 1.24 m

III

## Potential to streamline processes

- Optimization of processes
- Value proposition
- Customer experience

IV

## Potential to lead disruption

- At ~16% market share, we are best positioned to disrupt and lead innovation.

V

## Potential to leverage corporate structure

- Maximize synergies within the group
- Designated strategic plan for each subsidiary

# ONE OF THE LARGEST EVER EARLY RETIREMENT PLAN ACROSS THE GROUP

- Out of the potential **640** employees included in the early retirement plans across the group, so far **540** have already signed the agreement and are expected to leave by the end of 2020.
- Additional **150** employees to naturally retire by 2021.
- The plan increased the liabilities to employees by NIS 545 m (will be added to OCI).
- Expected impact on P&L - NIS 344 m before tax in 4Q20.

# INTRODUCING INNOVATION TO OUR CUSTOMERS BY PARTNERING OUR API STORE WITH FINTECH



- One of the most promising start-ups in Israel
- Provides retail customers with a cash flow optimization tool to manage their financials
- Real time predictive budget
- Simple and actionable WhatsApp messages
- Top tier investors: Sir Ronald Cohen, Aleph VC



- A leading company in Israel for cash flow systems
- Specializes in cash flow management solutions for small and medium businesses.
- Developed a variety of external interfaces for collecting banking and accounting information
- Serves over 6,000 customers

# APPENDICES

# PROFIT & LOSS AND SELECTED RATIOS

NIS m	3Q20	2Q20	3Q19	Vs. 2Q20	Vs. 3Q19	9M20	9M19	Change
Net interest income	1,476	1,463	1,398	0.9%	5.6%	4,394	4,414	(0.5%)
Credit loss expenses	330	532	152	(38.0%)	117.1%	1,518	429	253.8%
Non-interest financing income	301	276	195	9.1%	54.4%	994	597	66.5%
Commissions	698	650	765	7.4%	(8.8%)	2,087	2,204	(5.3%)
Other income	7	8	10	(12.5%)	(30.0%)	15	19	(21.1%)
Total non-interest income	1,006	934	970	7.7%	3.7%	3,096	2,820	9.8%
<b>Total income</b>	<b>2,482</b>	<b>2,397</b>	<b>2,368</b>	<b>3.5%</b>	<b>4.8%</b>	<b>7,490</b>	<b>7,234</b>	<b>3.5%</b>
Salaries and related expenses	830	794	824	4.5%	0.7%	2,448	2,528	(3.2%)
Maintenance & depreciation	289	274	272	5.5%	6.3%	848	804	5.5%
Other expenses	628	515	437	21.9%	43.7%	1,565	1,301	20.3%
<b>Total operating and other expenses</b>	<b>1,747</b>	<b>1,583</b>	<b>1,533</b>	<b>10.4%</b>	<b>14.0%</b>	<b>4,861</b>	<b>4,633</b>	<b>4.9%</b>
Income before taxes	405	282	683	43.6%	(40.7%)	1,111	2,172	(48.8%)
Provision for taxes on income	134	105	240	27.6%	(44.2%)	390	764	(49.0%)
Income after taxes	271	177	443	53.1%	(38.8%)	721	1,408	(48.8%)
<b>Net income attributable to shareholders</b>	<b>258</b>	<b>174</b>	<b>427</b>	<b>48.3%</b>	<b>(39.6%)</b>	<b>711</b>	<b>1,377</b>	<b>(48.4%)</b>
ROE	5.5%	3.7%	9.7%			5.0%	10.4%	
Cost income ratio	70.4%	66.0%	64.7%			64.9%	64.0%	
CET-1 ratio	10.10%	10.08%	10.41%			10.10%	10.41%	
NIM	2.35%	2.35%	2.55%			2.38%	2.71%	
Rate of credit loss expenses	0.70%	1.14%	0.35%			1.08%	0.33%	
NPL ratio	0.59%	0.77%	0.60%			0.59%	0.60%	
Dividend per share (in Agurot)*	-	-	5.5			4.19	9.39	

\* Dividend in respect of the relevant period

# ADJUSTED PROFIT & LOSS AND SELECTED RATIOS

NIS m	3Q20	2Q20	3Q19	Vs. 2Q20	Vs. 3Q19	9M20	9M19	Change
Net interest income	1,476	1,463	1,398	0.9%	5.6%	4,394	4,414	(0.5%)
Credit loss expenses	330	532	152	(38.0%)	117.1%	1,518	429	253.8%
Non-interest financing income	213	276	195	(22.8%)	9.2%	906	597	51.8%
Commissions	698	650	765	7.4%	(8.8%)	2,087	2,204	(5.3%)
Other income	7	8	10	(12.5%)	(30.0%)	15	19	(21.1%)
Total non-interest income	918	934	970	(1.7%)	(5.4%)	3,008	2,820	6.7%
<b>Total income</b>	<b>2,394</b>	<b>2,397</b>	<b>2,368</b>	<b>(0.1%)</b>	<b>1.1%</b>	<b>7,402</b>	<b>7,234</b>	<b>2.3%</b>
Salaries and related expenses	792	794	824	(0.3%)	(3.9%)	2,410	2,528	(4.7%)
Maintenance & depreciation	289	274	272	5.5%	6.3%	848	804	5.5%
Other expenses	435	435	419	0.0%	3.8%	1,286	1,239	3.8%
<b>Total operating and other expenses</b>	<b>1,516</b>	<b>1,503</b>	<b>1,515</b>	<b>0.9%</b>	<b>0.1%</b>	<b>4,544</b>	<b>4,571</b>	<b>(0.6%)</b>
Income before taxes	548	362	701	51.4%	(21.8%)	1,340	2,234	(40.0%)
Provision for taxes on income	185	133	246	39.1%	(24.8%)	450	786	(42.7%)
Income after taxes	363	229	455	58.5%	(20.2%)	890	1,448	(38.5%)
<b>Net income attributable to shareholders</b>	<b>357</b>	<b>226</b>	<b>439</b>	<b>58.0%</b>	<b>(18.7%)</b>	<b>866</b>	<b>1,417</b>	<b>(38.9%)</b>
ROE	7.7%	4.8%	9.9%			6.1%	10.7%	
Cost income ratio	63.3%	62.7%	64.0%			61.4%	63.2%	
CET-1 ratio	10.10%	10.08%	10.41%			10.10%	10.41%	
NIM	2.35%	2.35%	2.55%			2.38%	2.71%	
Rate of credit loss expenses	0.70%	1.14%	0.35%			1.08%	0.33%	
NPL ratio	0.59%	0.77%	0.60%			0.59%	0.60%	
Dividend per share (in Agurot)*	-	-	5.5			4.19	9.39	

\* Dividend in respect of the relevant period

# ADJUSTMENTS TO PROFIT & LOSS

NIS m	Gross			Net			Gross		Net		
	Q320	Q220	Q319	Q320	Q220	Q319	9M20	9M19	9M20	9M19	
Income from the sale of Visa Inc. shares	(88)	0	0	(44)	0	0	(88)	0	(44)	0	
Early retirement at CAL	38	0	0	18	0	0	38	0	18	0	
Early retirement at Discount Bank and Mercantile	25	9	18	16	6	12	40	40	26	26	
Legal Provision for the case in Australia	168	71	0	109	46	0	239	22	155	14	
Total	143	80	18	99	52	12	229	62	155	40	

# SELECTED BALANCE SHEET ITEMS

NIS m	30.9.20	30.6.20	30.9.19
Cash and deposits with banks	40,469	39,608	21,746
Securities	41,431	40,037	37,303
Credit to the public	190,300	186,841	175,810
Provision for credit loss	(3,644)	(3,405)	(2,373)
Credit to the public, net	186,656	183,436	173,437
Credit to governments	4,276	4,219	3,478
Investment in investee companies	269	154	172
Buildings and equipment	2,805	2,648	2,496
Intangible assets and goodwill	164	164	160
Assets in respect of derivative instruments	5,451	5,856	5,601
Other assets	5,478	5,146	3,921
<b>Total Assets</b>	<b>287,678</b>	<b>282,100</b>	<b>248,778</b>
Deposits from the public	225,108	222,048	194,462
Deposits from banks	9,384	7,717	5,980
Bonds and subordinated debt notes	11,314	11,377	8,131
Liabilities in respect of derivative instruments	5,586	6,064	6,079
Other liabilities	16,361	14,965	13,486
Total liabilities	267,979	262,577	229,805
Equity capital attributed to the Bank's shareholders	19,160	19,004	18,457
Non-controlling rights in consolidated companies	539	519	516
Total equity	19,699	19,523	18,973
<b>Total Liabilities and Equity</b>	<b>287,678</b>	<b>282,100</b>	<b>248,778</b>



# FINANCIAL PERFORMANCE

Main P&L and Balance Sheet metrics and selected ratios

USD m	3Q20	2Q20	3Q19	Vs. 2Q20	Vs. 3Q19	9M-20	9M-19	Change
Net interest income	57	62	62	(8.1%)	(8.1%)	178	189	(5.8%)
Credit loss expenses	9	3	4	200%	125%	27	8	237.5%
Non-interest income	14	11	25	27.3%	(44.0%)	57	58	(1.7%)
<b>Total income</b>	<b>71</b>	<b>73</b>	<b>87</b>	<b>(2.7%)</b>	<b>(18.4%)</b>	<b>235</b>	<b>247</b>	<b>(4.9%)</b>
<b>Operating &amp; other expenses</b>	<b>44</b>	<b>45</b>	<b>47</b>	<b>(2.2%)</b>	<b>(6.4%)</b>	<b>136</b>	<b>139</b>	<b>(2.2%)</b>
<b>Net income</b>	<b>14</b>	<b>21</b>	<b>30</b>	<b>(33.3%)</b>	<b>(53.3%)</b>	<b>57</b>	<b>79</b>	<b>(27.8%)</b>
Return on equity	4.6%	7.6%	11.2%			6.7%	10.5%	
Cost-income ratio	62.0%	61.6%	54.0%			57.9%	56.3%	
Rate of credit loss expenses	0.58%	0.15%	0.25%			0.53%	0.16%	
NIM	2.37%	2.59%	2.70%			2.47%	2.79%	
Total assets	10,669	10,336	9,702	3.2%	10.0%			
Loans, net	6,963	6,639	6,718	4.9%	3.6%			
Securities	2,676	2,637	2,432	1.5%	10.0%			
Deposits from the public	8,774	8,661	7,905	1.3%	11.0%			
Total equity	1,149	1,132	1,061	1.5%	8.3%			

# FINANCIAL PERFORMANCE

Main P&L and Balance Sheet metrics and selected ratios

NIS m	3Q20	2Q20	3Q19	Vs. 2Q20	Vs. 3Q19	9M-20	9M-19	Change
Net interest income	302	299	305	1.0%	(1.0%)	918	888	3.4%
Credit loss expenses	77	99	39	(22.2%)	97.4%	274	130	110.8%
Non-interest income	114	124	82	(8.1%)	39.0%	336	270	24.4%
<b>Total income</b>	<b>416</b>	<b>423</b>	<b>387</b>	<b>(1.7%)</b>	<b>7.5%</b>	<b>1,254</b>	<b>1,158</b>	<b>8.3%</b>
<b>Operating &amp; other expenses</b>	<b>241</b>	<b>235</b>	<b>226</b>	<b>2.6%</b>	<b>6.6%</b>	<b>717</b>	<b>680</b>	<b>5.4%</b>
<b>Net income</b>	<b>64</b>	<b>58</b>	<b>79</b>	<b>10.3%</b>	<b>(19.0%)</b>	<b>171</b>	<b>228</b>	<b>(25.0%)</b>
Return on equity	8.2%	7.5%	11.1%			7.3%	10.8%	
Cost-income ratio	57.9%	55.6%	58.4%			57.2%	58.7%	
Rate of credit loss expenses	0.94%	1.23%	0.57%			1.13%	0.65%	
NIM	2.71%	2.81%	3.57%			2.81%	3.46%	
Total assets	49,498	47,133	37,383	5.0%	32.4%			
Credit to the public, net	32,839	32,464	27,250	1.2%	20.5%			
Securities	5,850	4,437	4,809	31.8%	21.6%			
Deposits from the public	39,529	38,036	31,465	3.9%	25.6%			
Total equity	3,199	3,181	2,996	0.6%	6.8%			

# FINANCIAL PERFORMANCE

Main P&L and Balance Sheet metrics and selected ratios

NIS m	3Q20	2Q20	3Q19	Vs. 2Q20	Vs. 3Q19	9M-20	9M-19	Change
Income from credit card transactions	315	286	358	10.1%	(12.0%)	931	1,004	(7.3%)
Net interest income	134	133	125	0.8%	7.2%	402	375	7.2%
Credit loss expenses	25	59	54	(57.6%)	(53.7%)	190	117	62.4%
Non-interest financing income	68	(2)	2	-	-	74	0	-
<b>Total income</b>	<b>517</b>	<b>417</b>	<b>485</b>	<b>24.0%</b>	<b>6.6%</b>	<b>1,407</b>	<b>1,379</b>	<b>2.0%</b>
<b>Total expenses</b> (excluding credit loss expenses)	<b>405</b>	<b>328</b>	<b>354</b>	<b>23.5%</b>	<b>14.4%</b>	<b>1,111</b>	<b>1,058</b>	<b>5.0%</b>
<b>Net income</b>	<b>71</b>	<b>23</b>	<b>58</b>	<b>208.7%</b>	<b>22.4%</b>	<b>87</b>	<b>149</b>	<b>(41.6%)</b>
Return on equity	16.1%	5.1%	13.5%			6.3%	11.0%	
Cost-income ratio	78.3%	78.7%	73.0%			79.0%	76.7%	
Total assets	18,431	17,885	18,837	3.1%	(2.2%)			
Interest bearing credit	6,129	6,355	6,217	(3.6%)	(1.4%)			
Consumer credit	5,332	5,477	5,238	(2.6%)	1.8%			
Total equity	1,908	1,835	1,826	4.0%	4.5%			