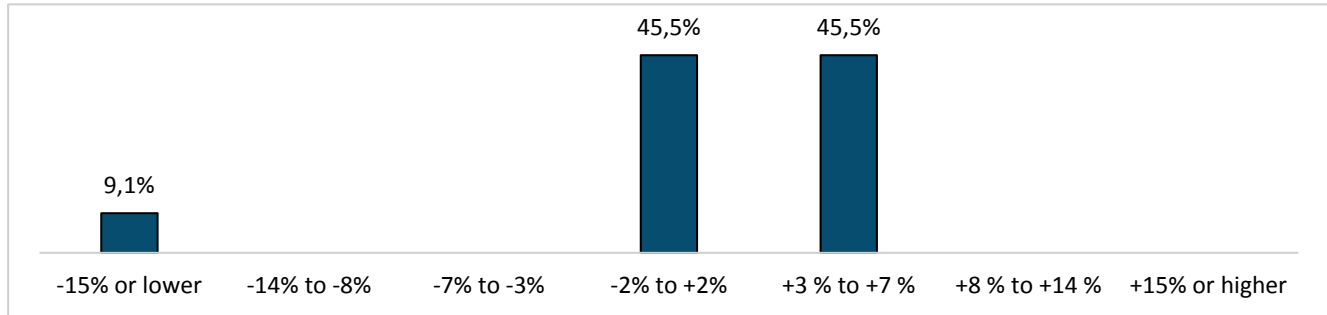


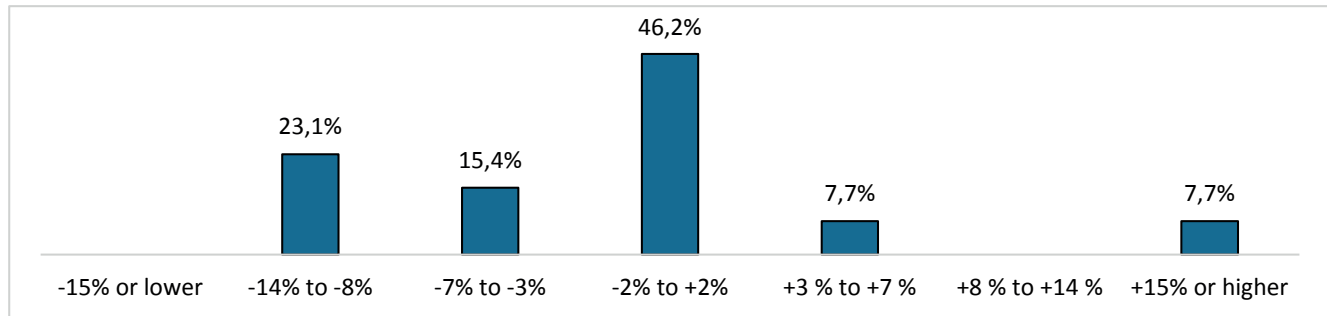
## Outlook for 2015 full year vs. 2014

### 12. Expected change in operating income (EBIT)

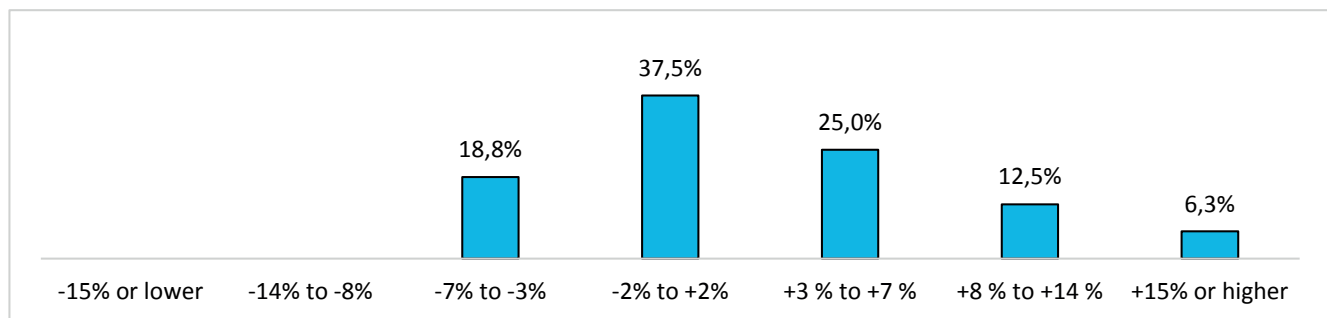
Banks with 200 or more employees



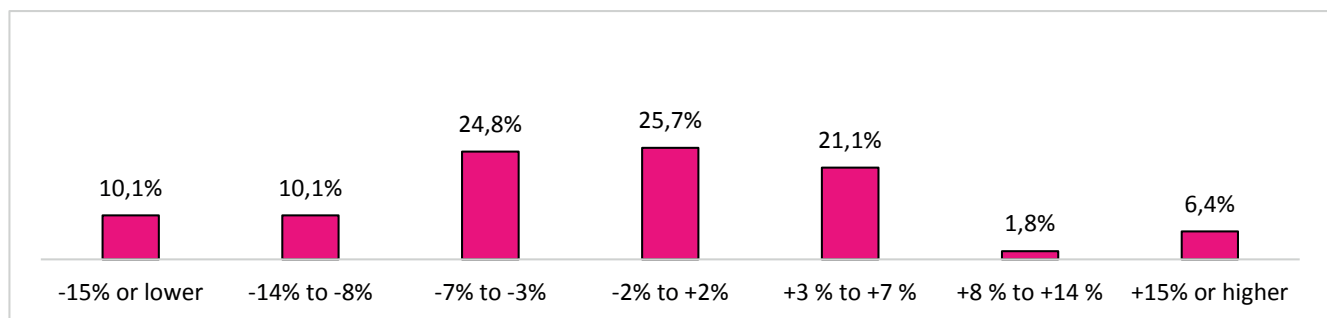
Banks with 50 to 199 employees



Banks with 1 to 49 employees



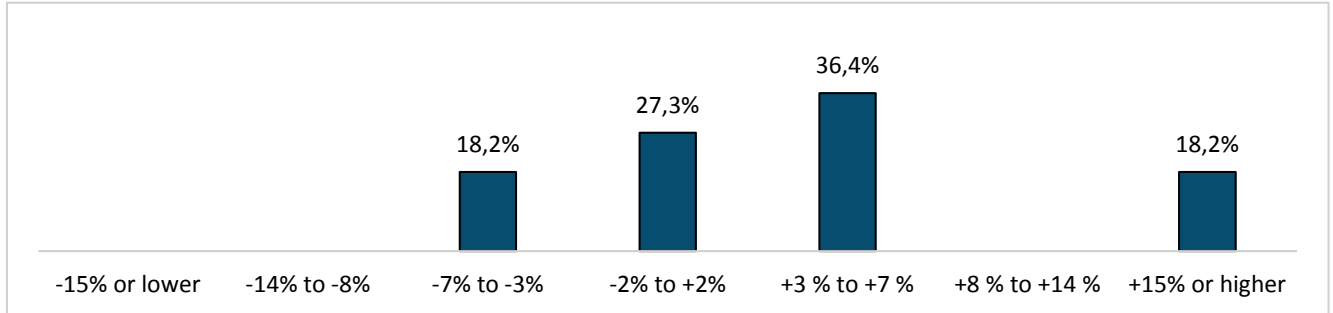
Independent asset managers (all categories)



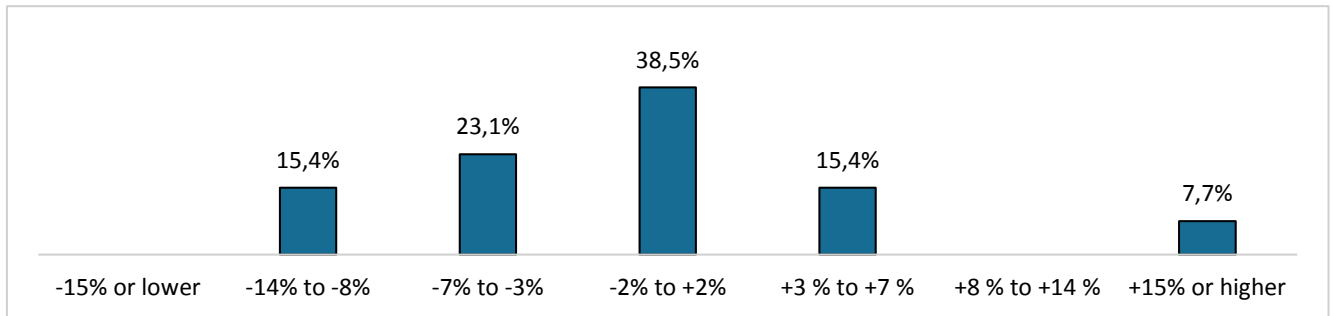
## Outlook for 2015 full year vs. 2014

### 13. Expected change in net profit

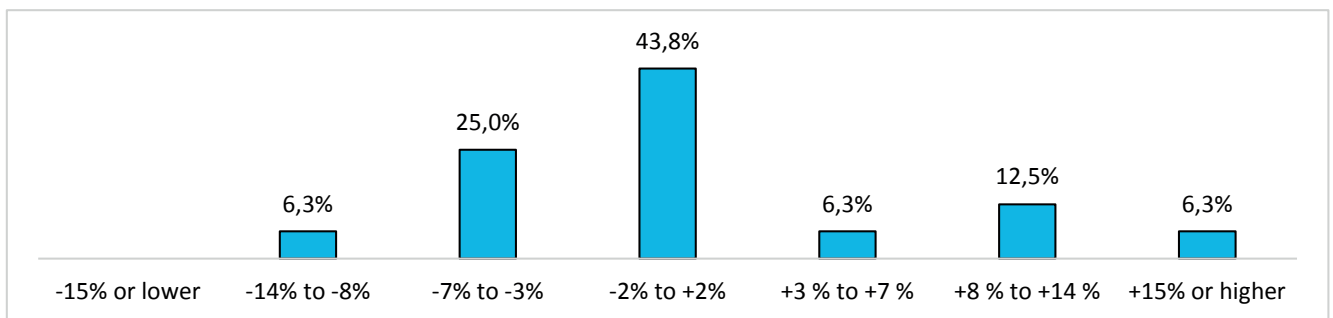
Banks with 200 or more employees



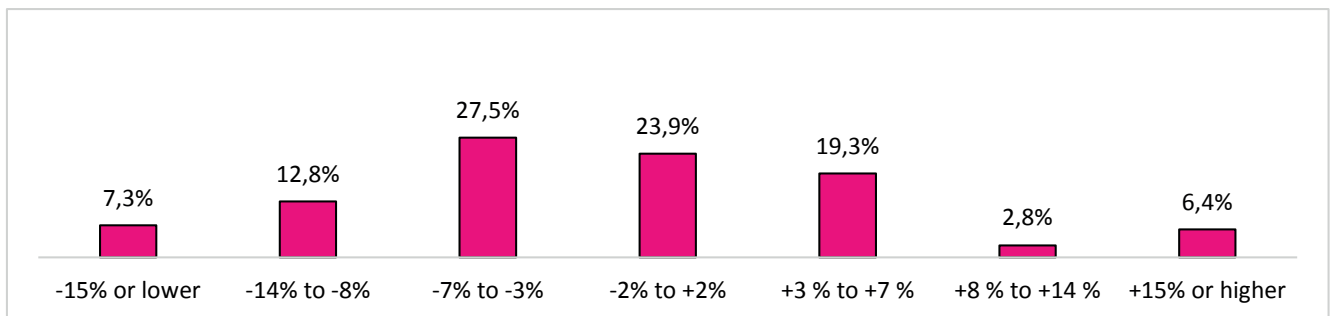
Banks with 50 to 199 employees



Banks with 1 to 49 employees



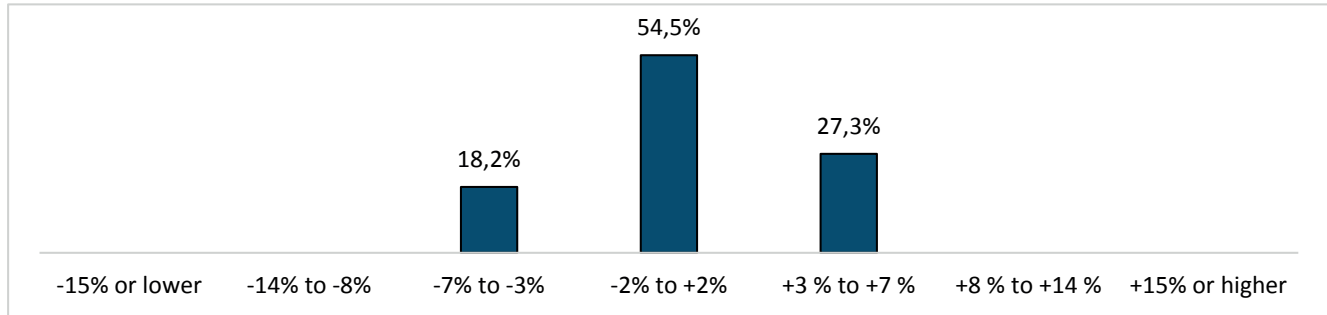
Independent asset managers (all categories)



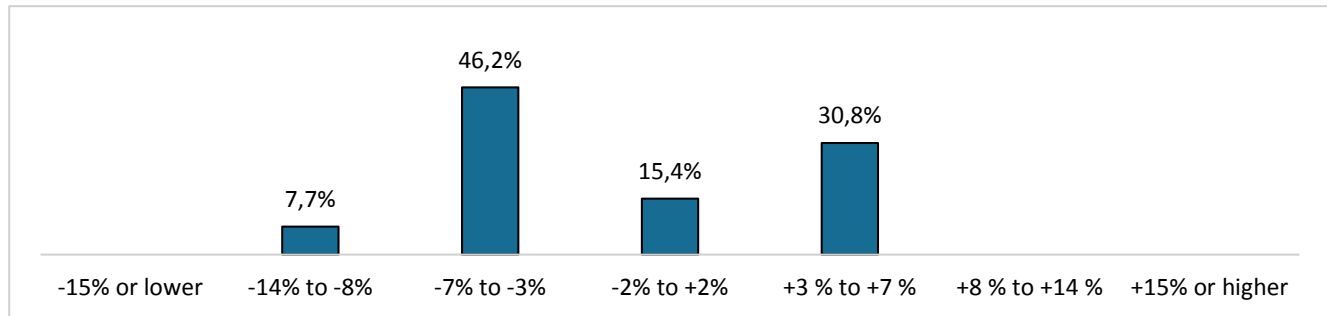
## Outlook for 2015 full year vs. 2014

### 14a. Expected change in labour costs (excluding non-wage costs)

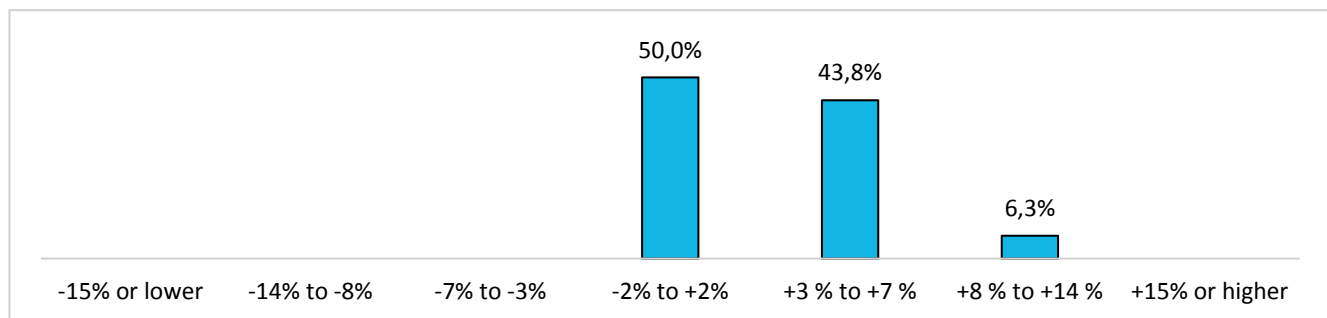
#### Banks with 200 or more employees



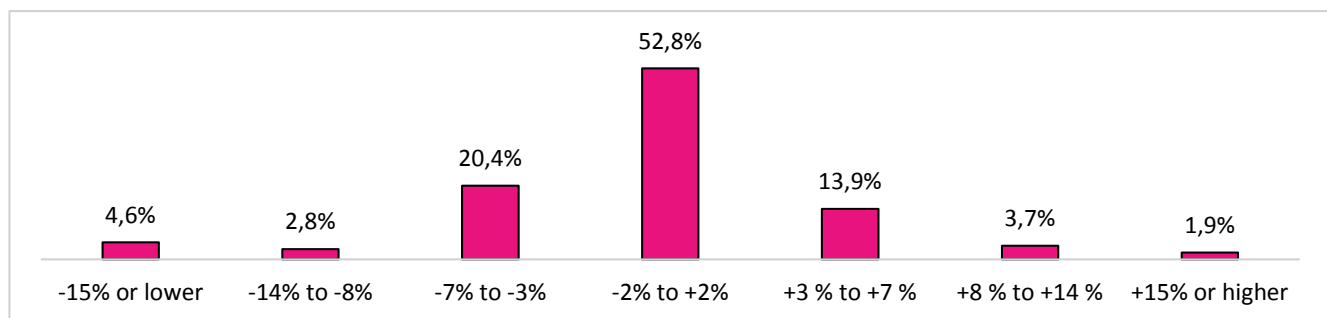
#### Banks with 50 to 199 employees



#### Banks with 1 to 49 employees



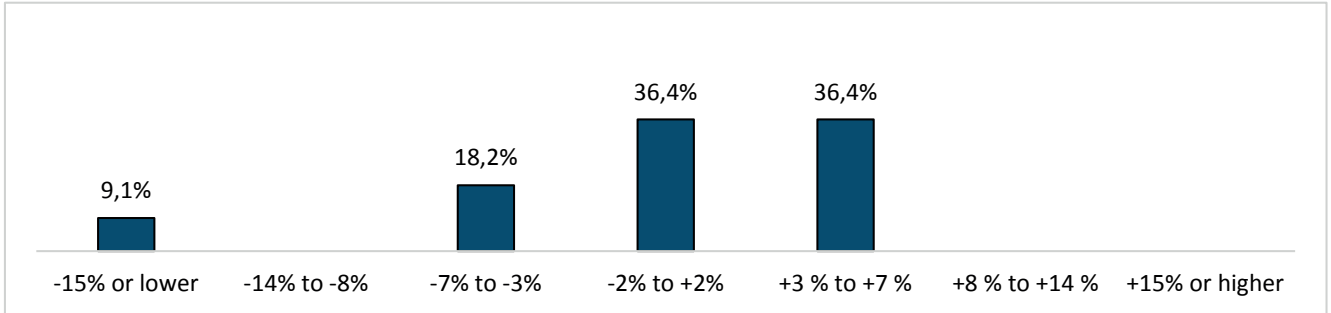
#### Independent asset managers (all categories)



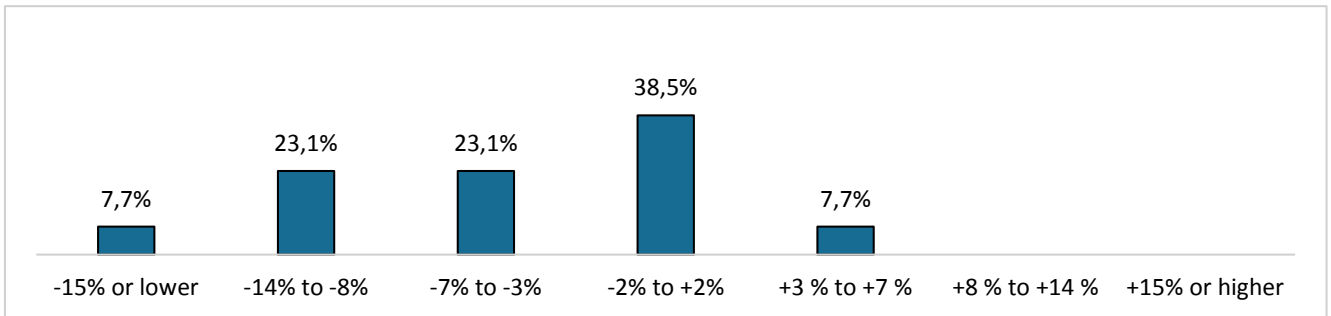
## Outlook for 2015 full year vs. 2014

### 14b. Expected change in non-wage costs

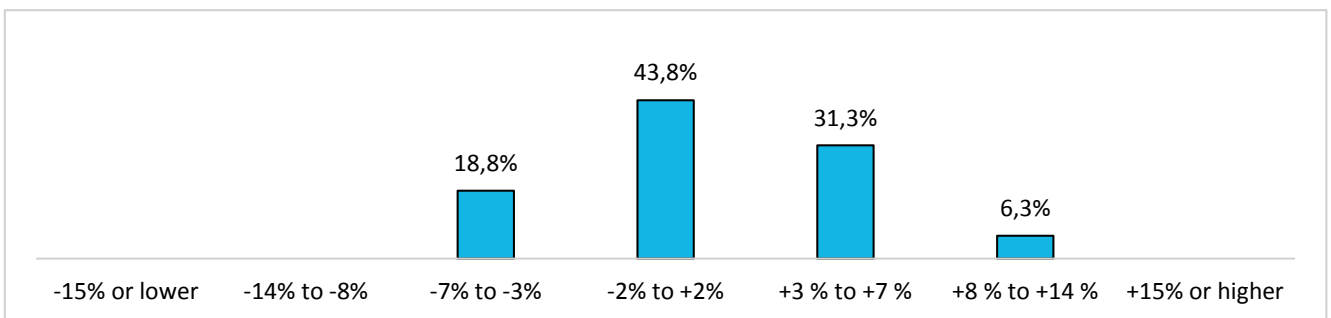
Banks with 200 or more employees



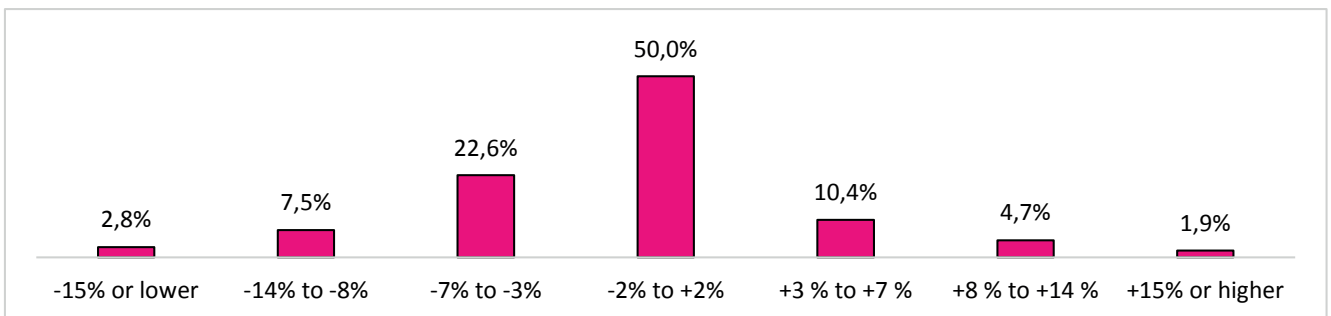
Banks with 50 to 199 employees



Banks with 1 to 49 employees



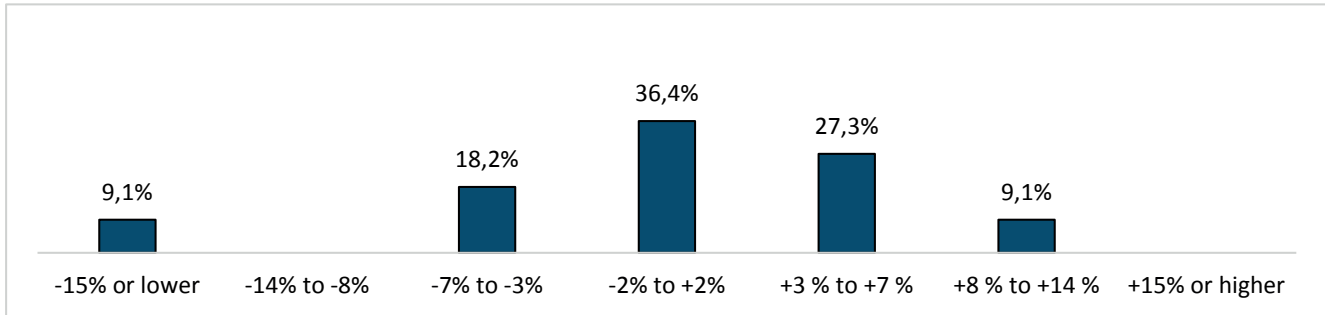
Independent asset managers (all categories)



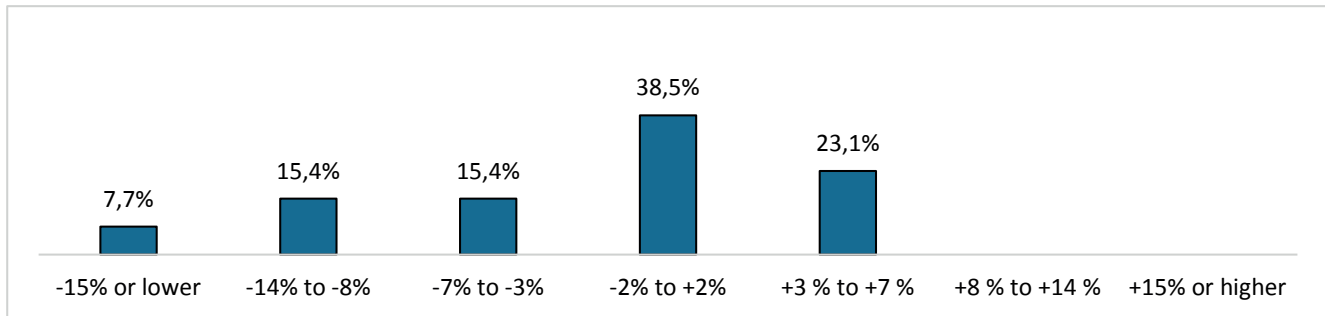
## Outlook for 2015 full year vs. 2014

### 15. Expected change in general expenses (excluding wages)

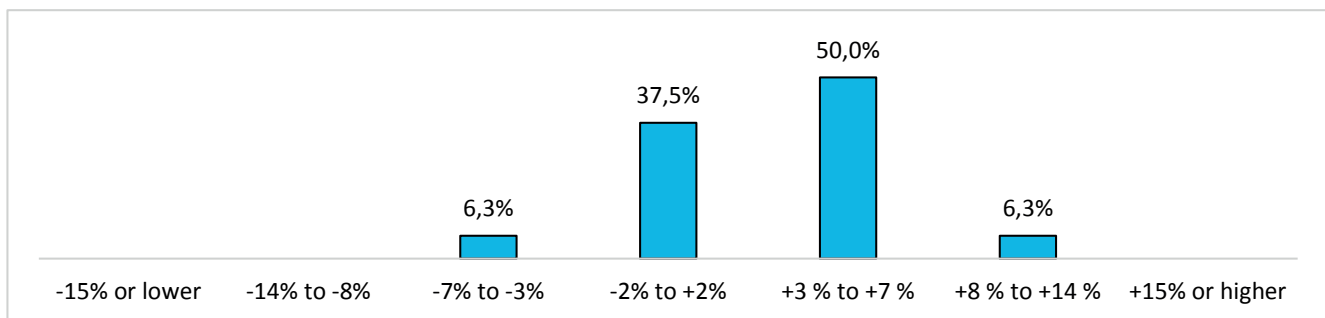
#### Banks with 200 or more employees



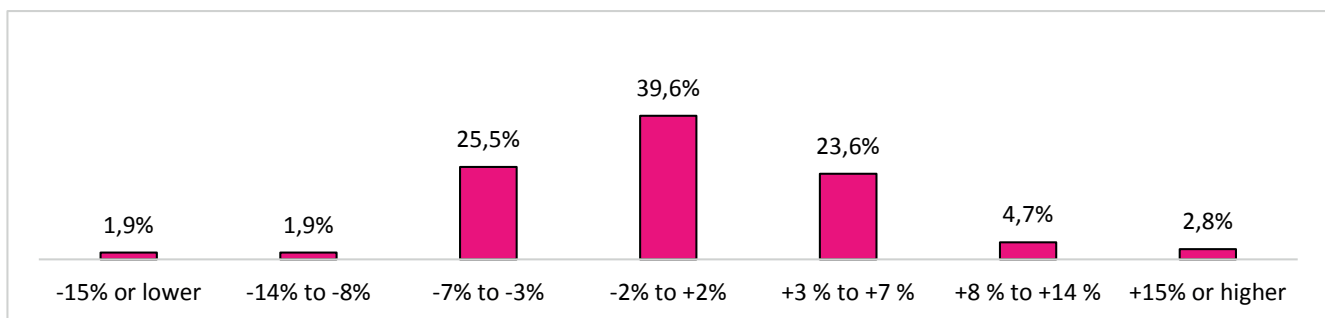
#### Banks with 50 to 199 employees



#### Banks with 1 to 49 employees



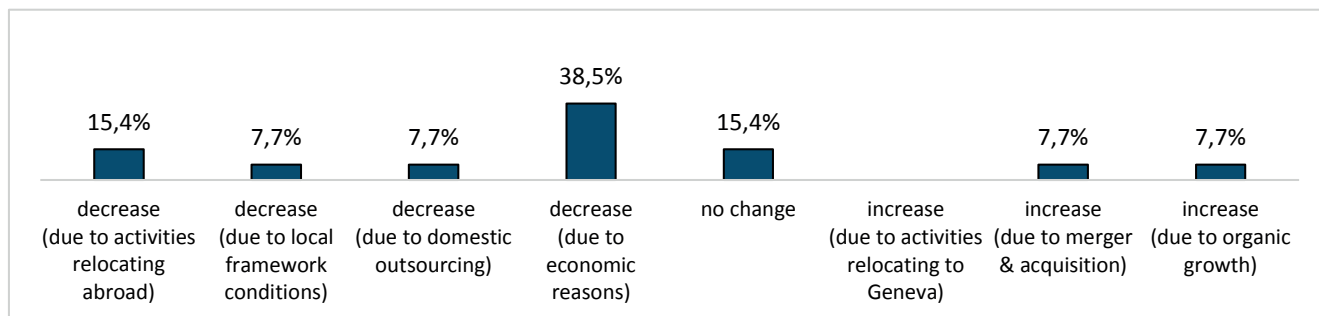
#### Independent asset managers (all categories)



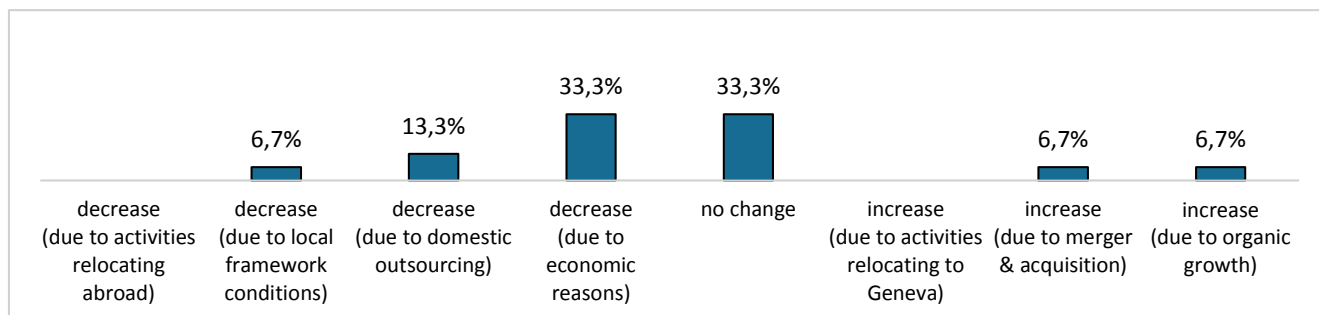
## Outlook for 2015 full year vs. 2014

### 16. Expected change in number of employees

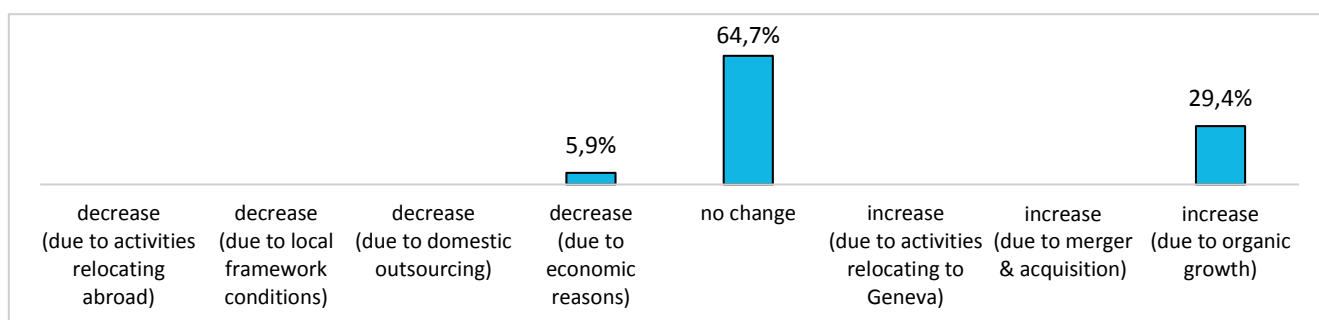
#### Banks with 200 or more employees



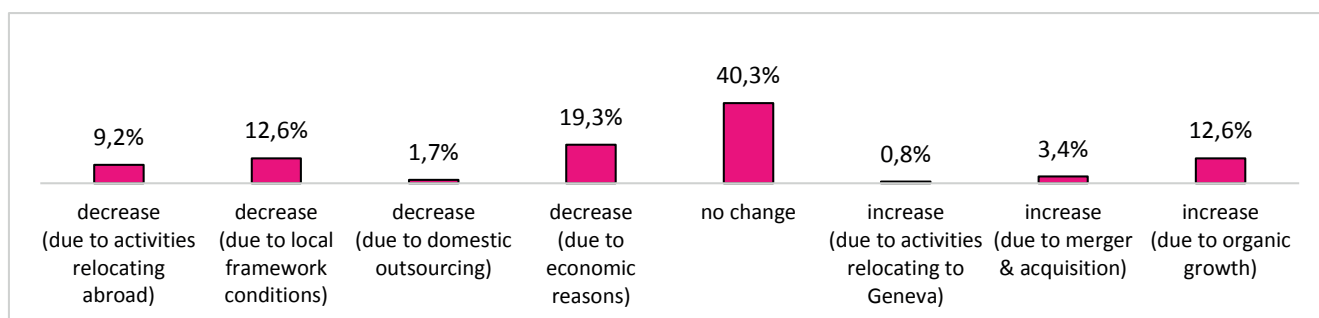
#### Banks with 50 to 199 employees



#### Banks with 1 to 49 employees



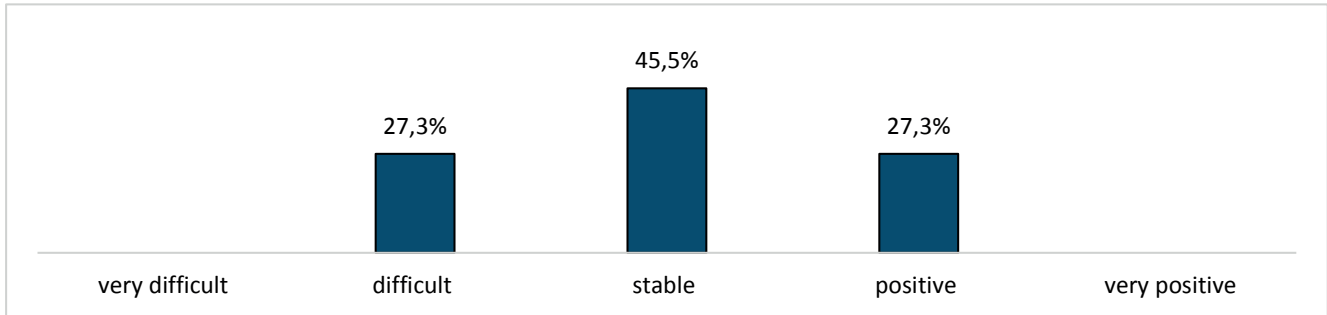
#### Independent asset managers (all categories)



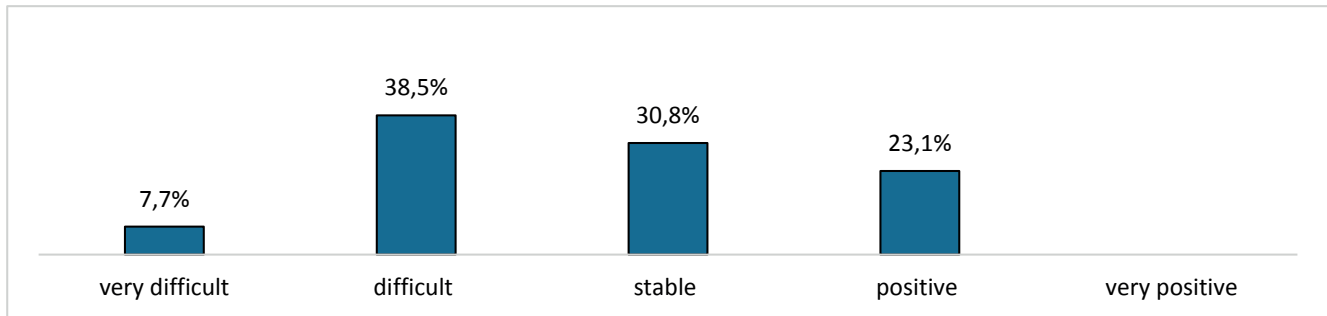
## Outlook for 2015 full year vs. 2014

17. For your company, 2015 overall is likely to be

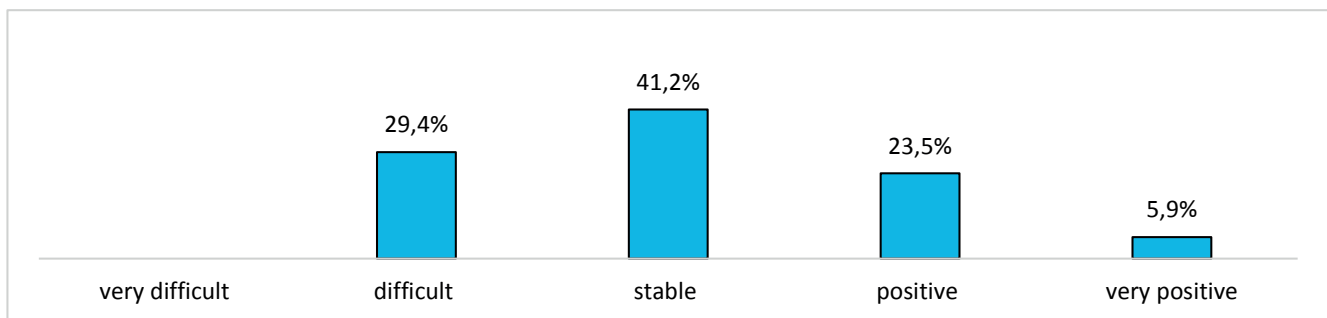
Banks with 200 or more employees



Banks with 50 to 199 employees



Banks with 1 to 49 employees



Independent asset managers (all categories)

