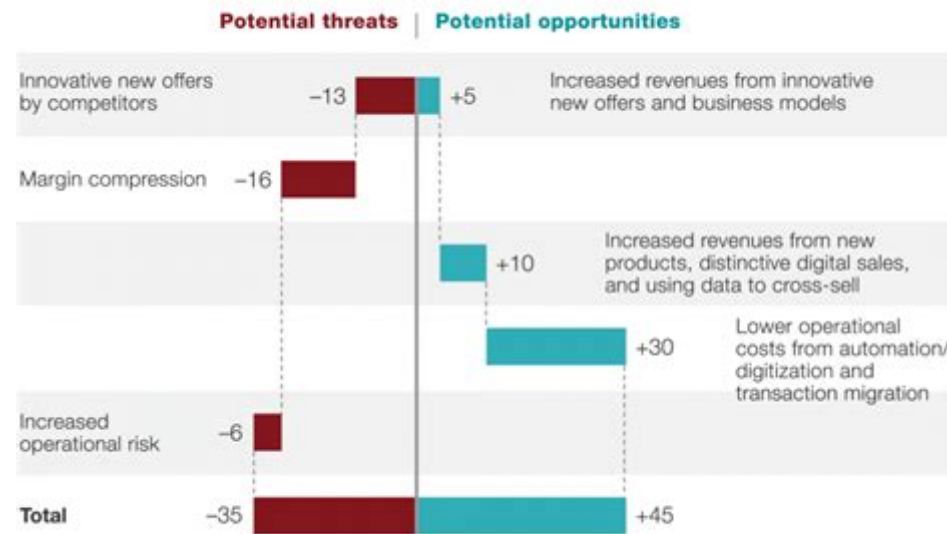


Impact from digital, % of net profit for retail bank



Source: McKinsey analysis

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