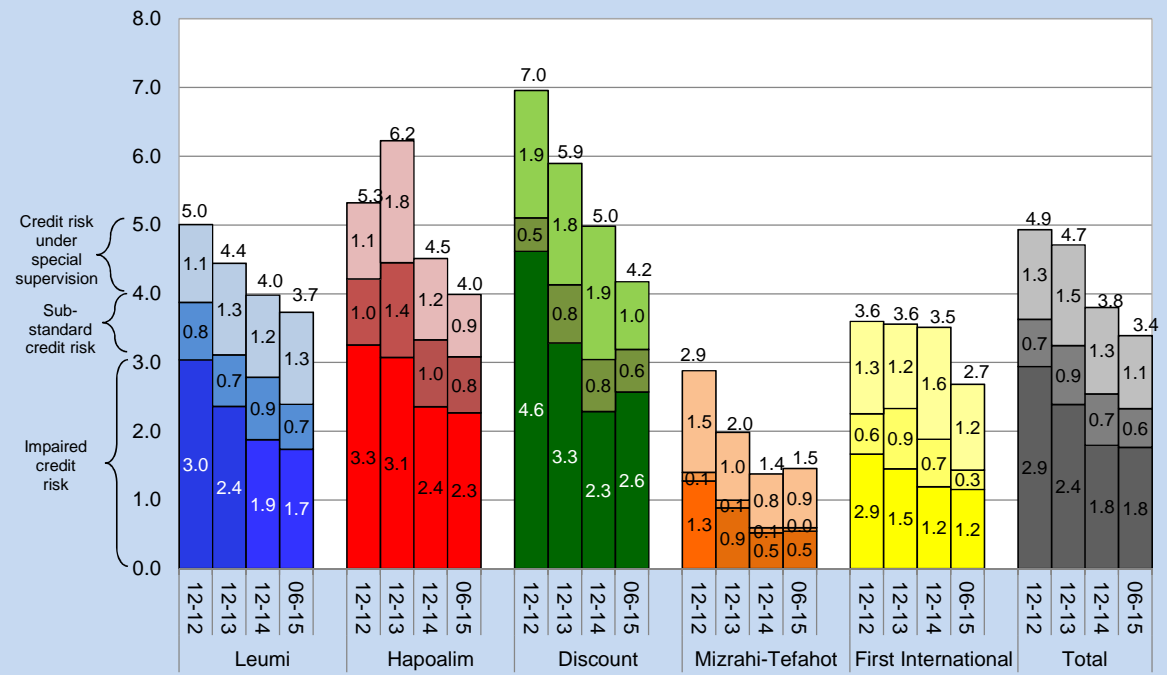


Figure 21
Outstanding problematic balance-sheet credit risk out of total balance-sheet credit to the public,
the five banking groups, December 2012 to June 2015



SOURCE: Based on published financial statements.