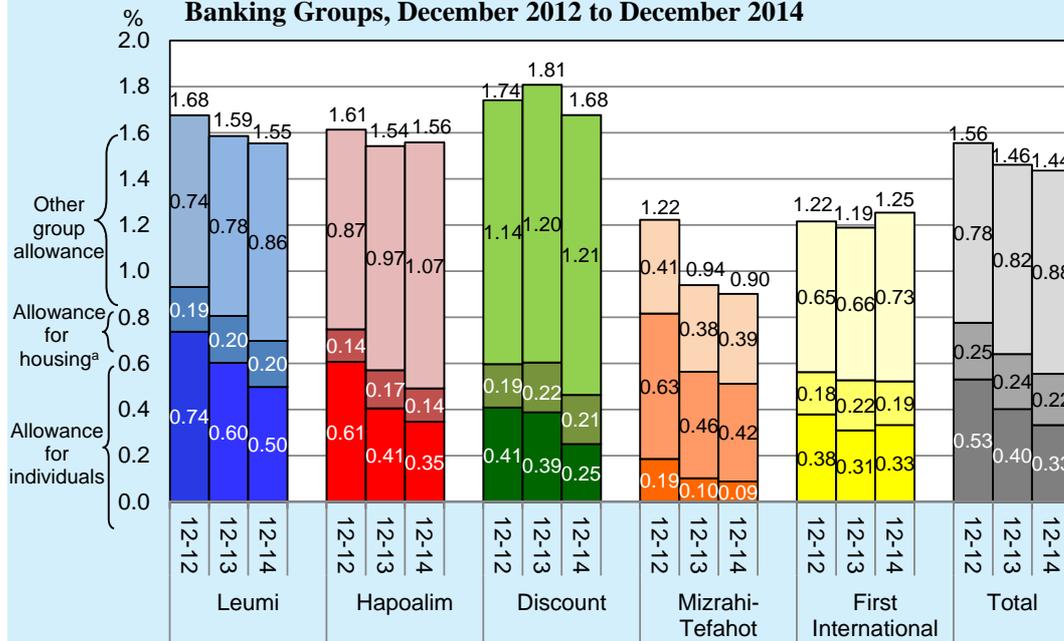


Figure 1.24
Allowance for Credit Losses to Total Credit to the Public, the Five
Banking Groups, December 2012 to December 2014



^a Including the allowance for housing calculated according to the depth of arrears.

SOURCE: Based on published financial statements.

