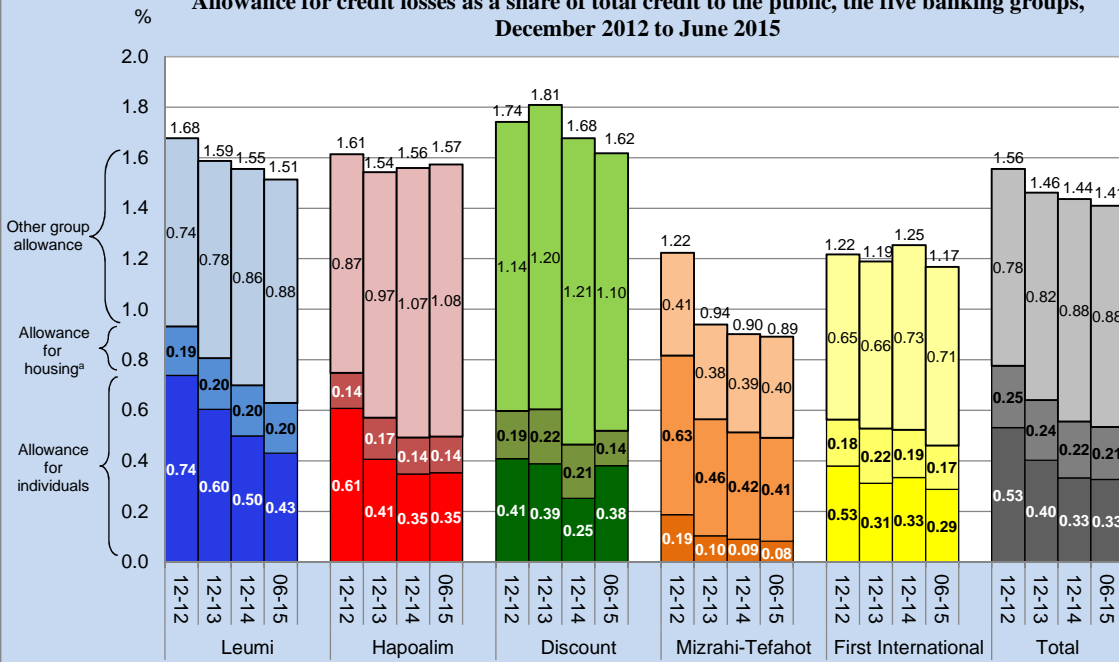


Figure 20

Allowance for credit losses as a share of total credit to the public, the five banking groups, December 2012 to June 2015



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

SOURCE: Based on published financial statements.