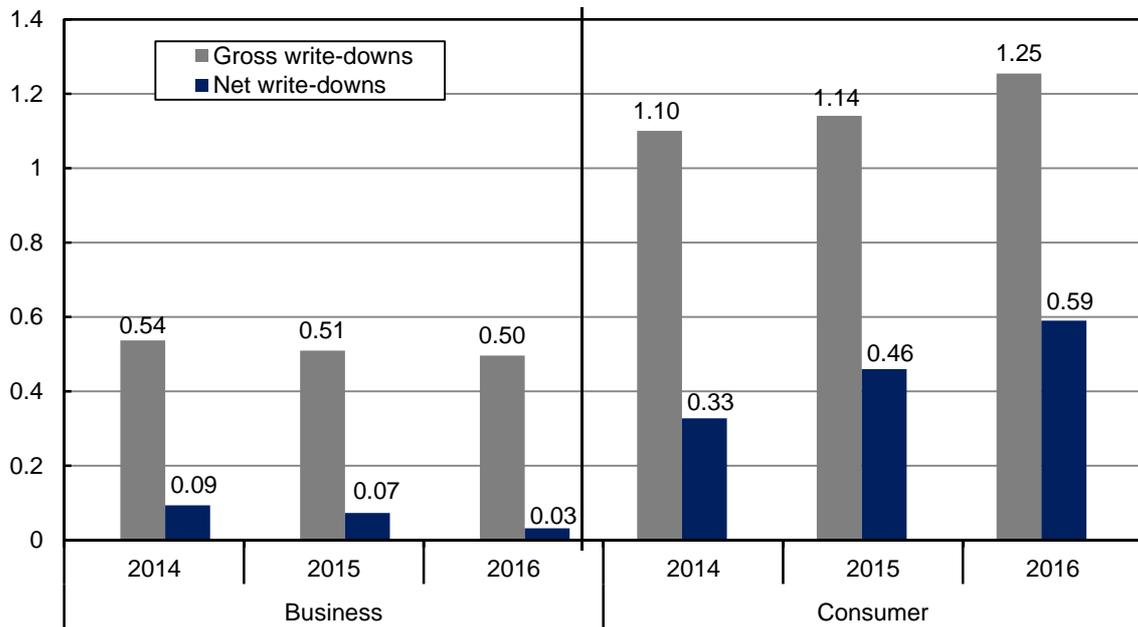


Figure 4
Gross Write-downs and Net Write-Downs as a Share of Total Credit in the Consumer Segment (Excluding Housing) and in the Business Segment, the Five Banking Groups,



SOURCE: Based on published financial statements.