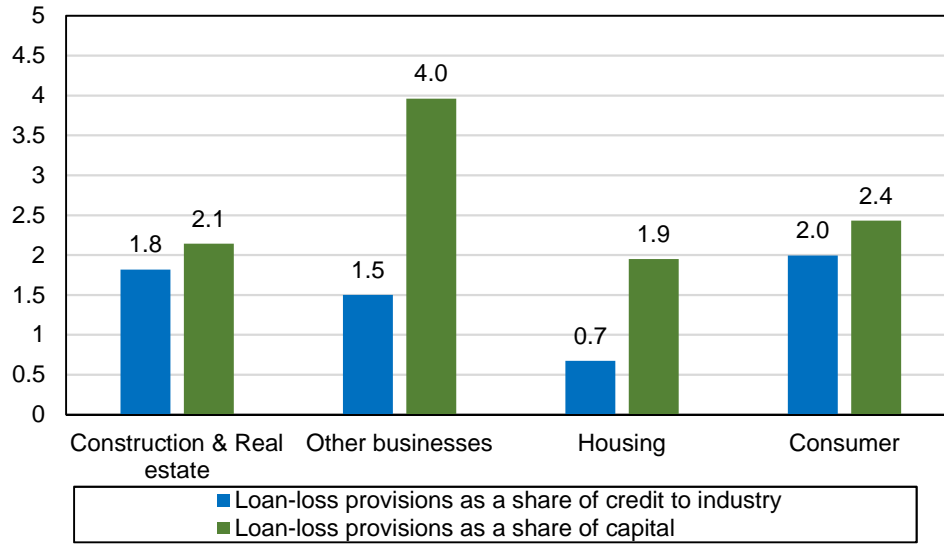


Most of the loan loss rate relative to capital was recorded in the business credit portfolio.

**Figure 5**  
**Loan-Loss Provisions Expected During Course of the Stress Scenario, Selected Industries, Total System, Average 2019–21 (percent)**



<sup>a</sup> Based on models and assessments—not a forecast.

SOURCE: Based on reports to Banking Supervision Department.