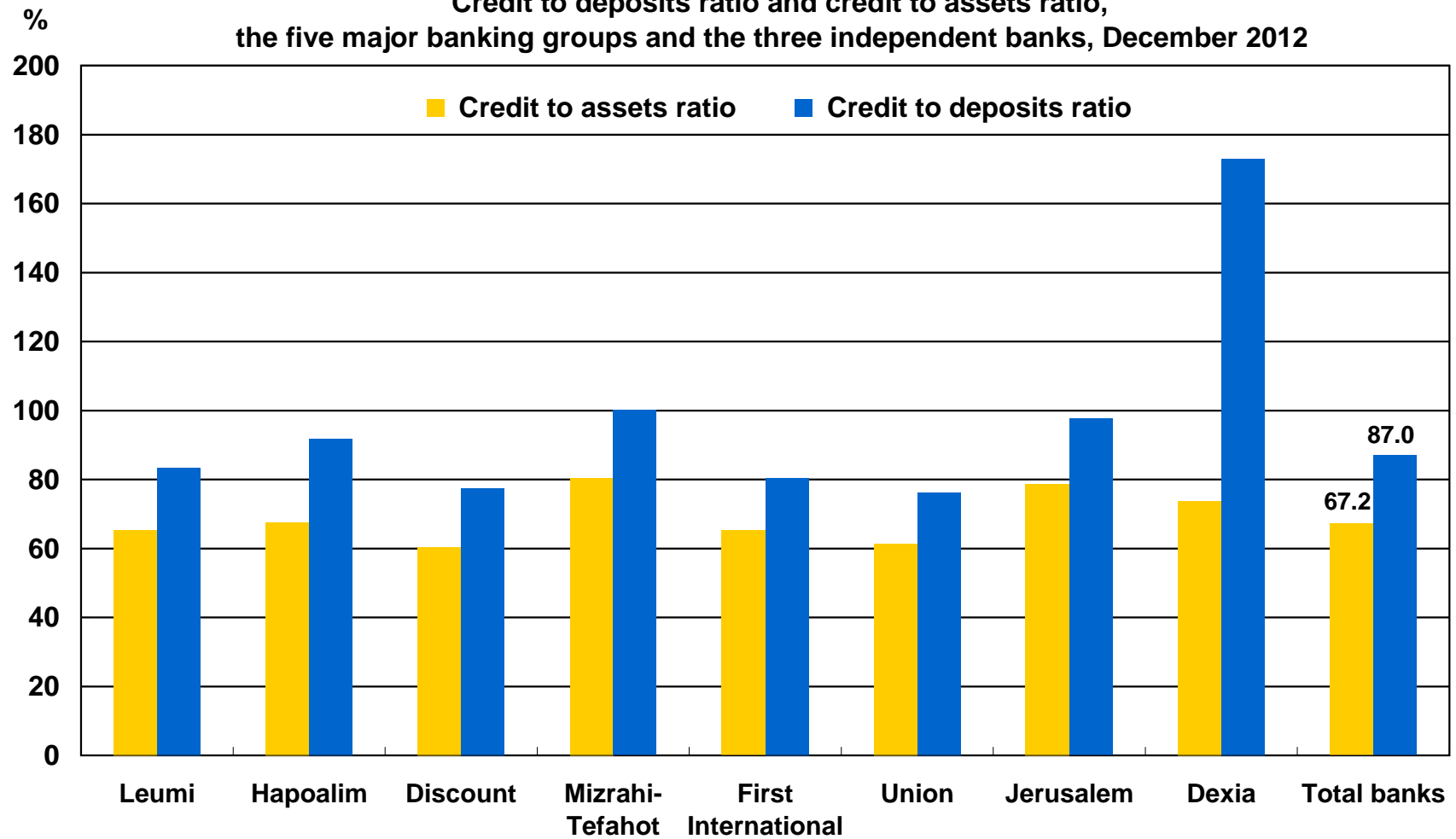


Figure 1.6
Credit to deposits ratio and credit to assets ratio,
the five major banking groups and the three independent banks, December 2012



SOURCE: Based on published financial statements.