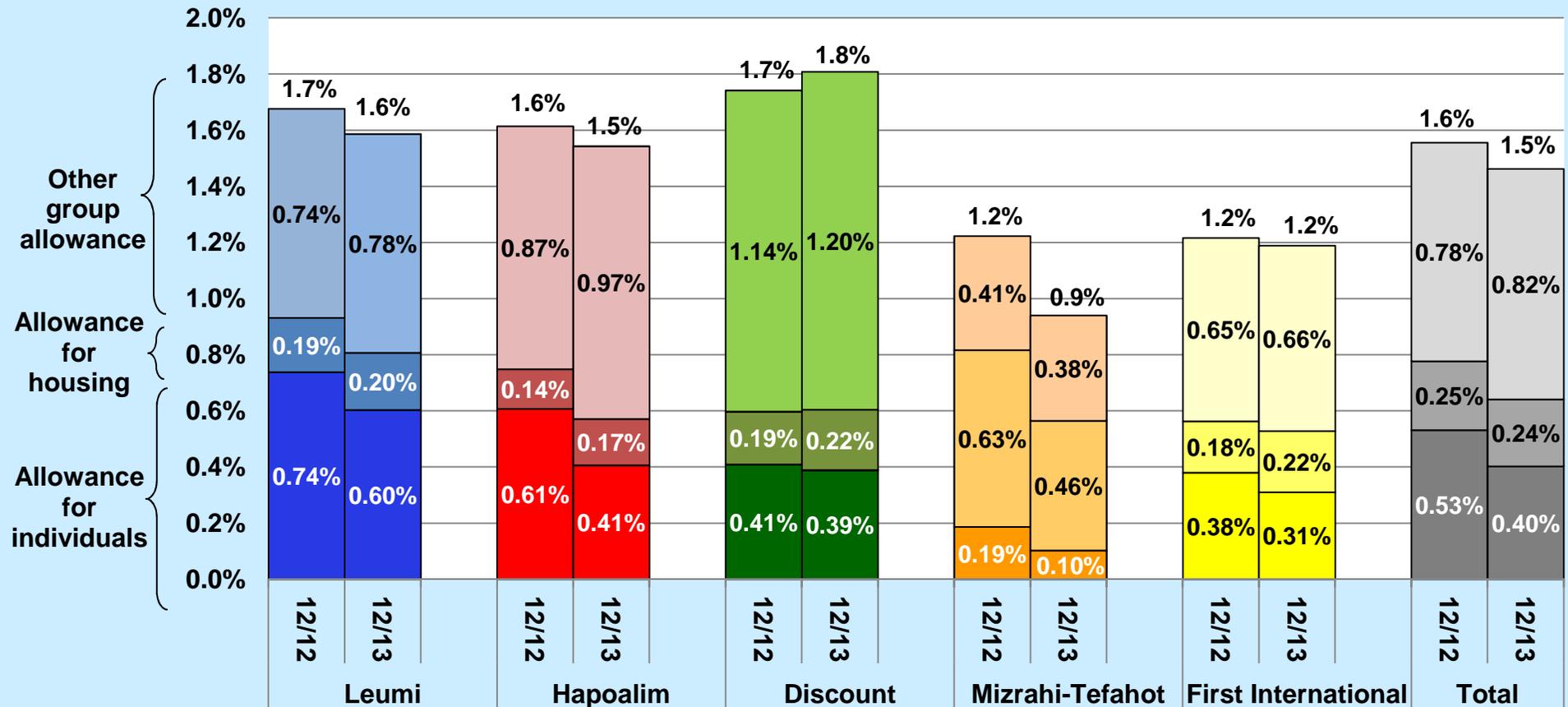


**Figure 1.17**  
**Allowance for credit losses to total credit by type of allowance:**  
**Allowance for individuals, allowance for housing<sup>a</sup>, other group allowance,**  
**the five major banking groups, December 2012 and December 2013**



<sup>a</sup> Including the allowance for housing calculated according to the depth of arrears.

SOURCE: Based on published financial statements.