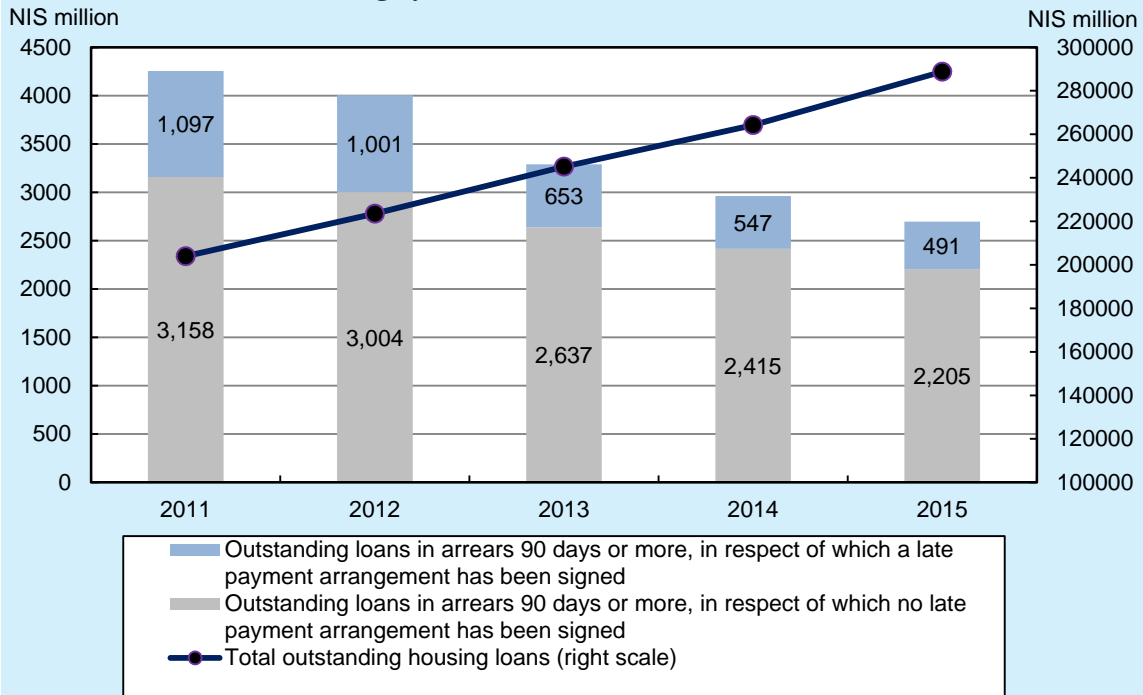


**Figure 1.38**  
**Outstanding Housing Loans and Outstanding Housing Loans 90 Days or More Past Due<sup>a</sup>, Total Banking System, 2011–15**



<sup>a</sup> Loans for which the allowance is calculated by the duration past due.

SOURCE: Published financial statements and reports to the Banking Supervision Department.