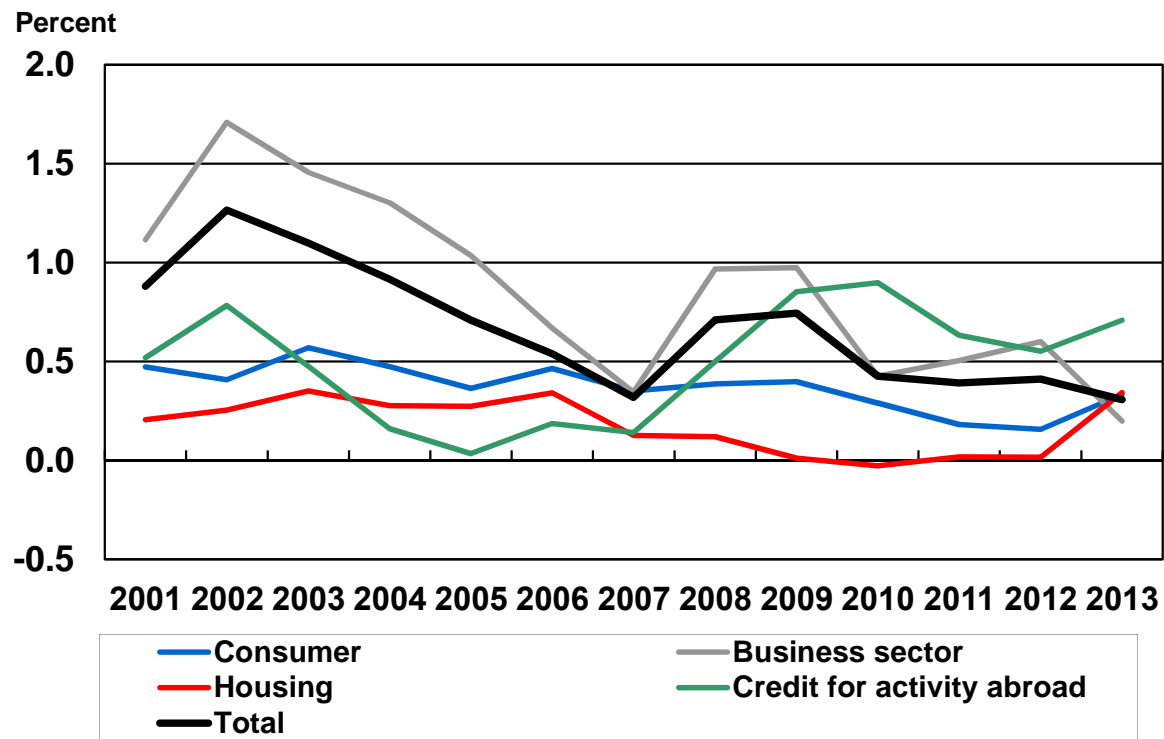


Figure 9
Ratio of annual loan loss provision to total balance sheet credit by sector^a, five major banking groups, December 2001 to June 2013



^a Credit to the business sector includes credit to the construction and real estate industry.
 SOURCE: Published financial statements and Banking Supervision Department calculations.