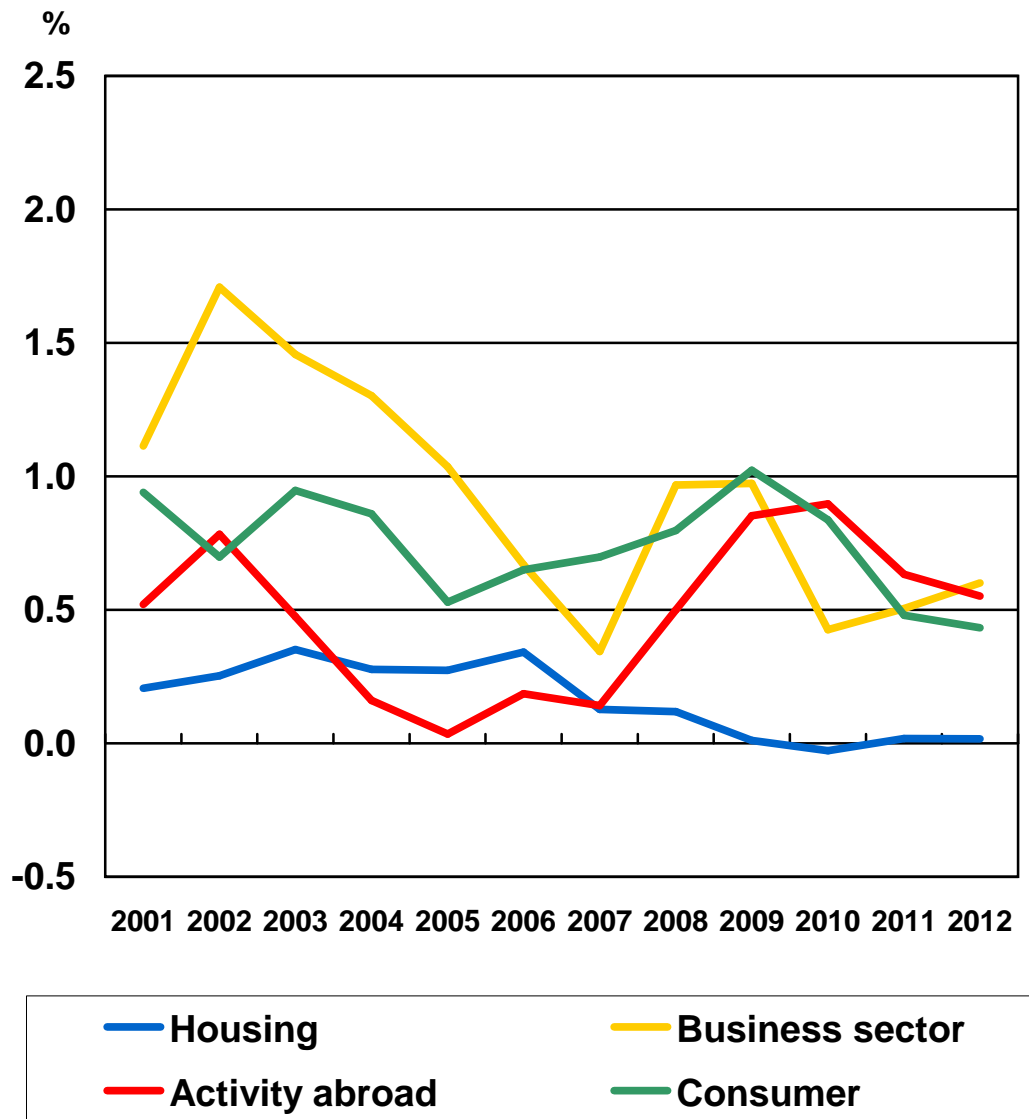


Figure 1.12
Ratio of loan loss provisions to total balance
sheet credit by industry, the five major
banking groups, 2001–12



SOURCE: Based on published financial statements.