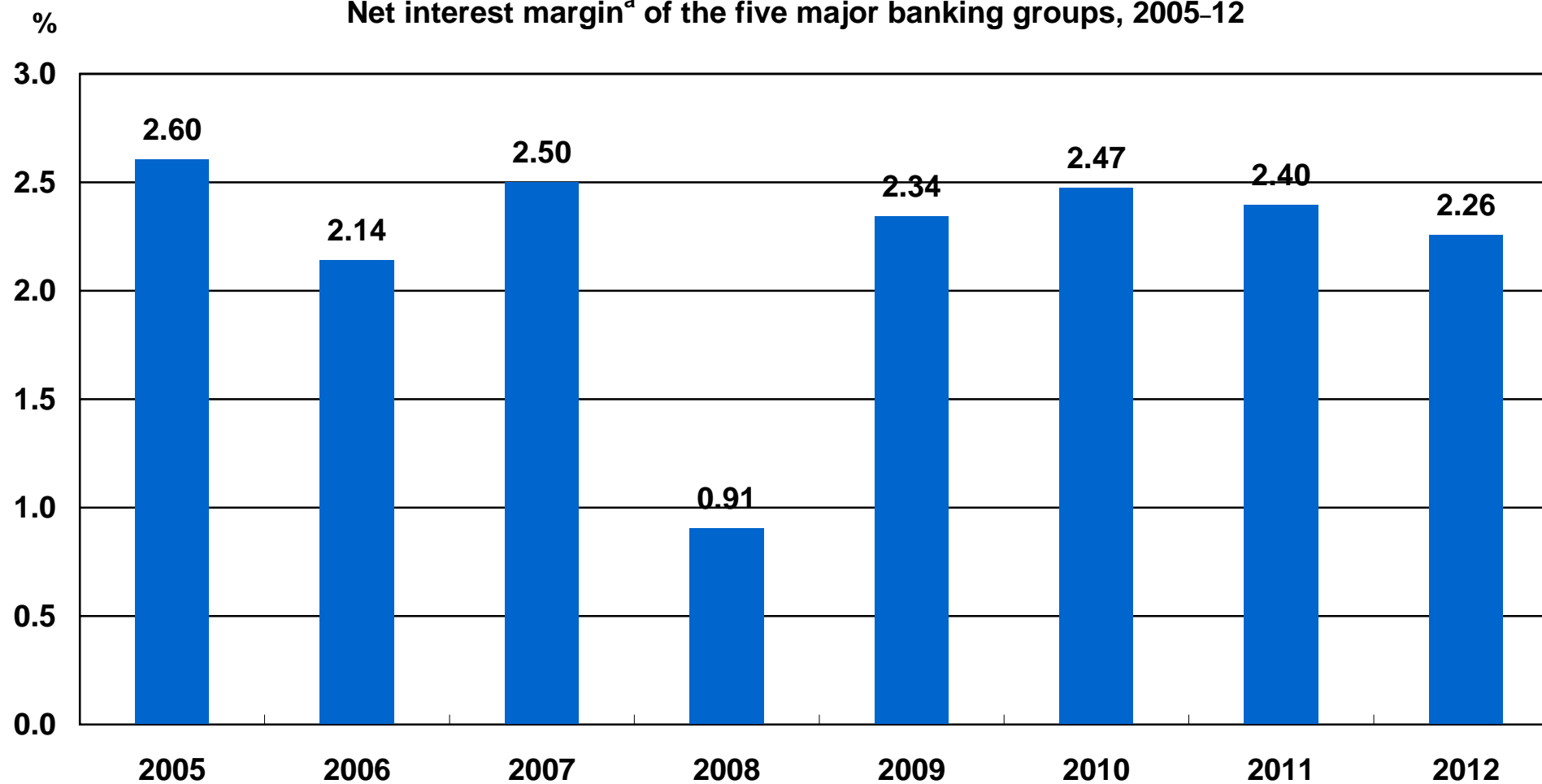


Figure 1.23

Net interest margin^a of the five major banking groups, 2005-12



^a Net interest income to average interest-earning assets.

SOURCE: Banking Supervision Department based on published financial statements.