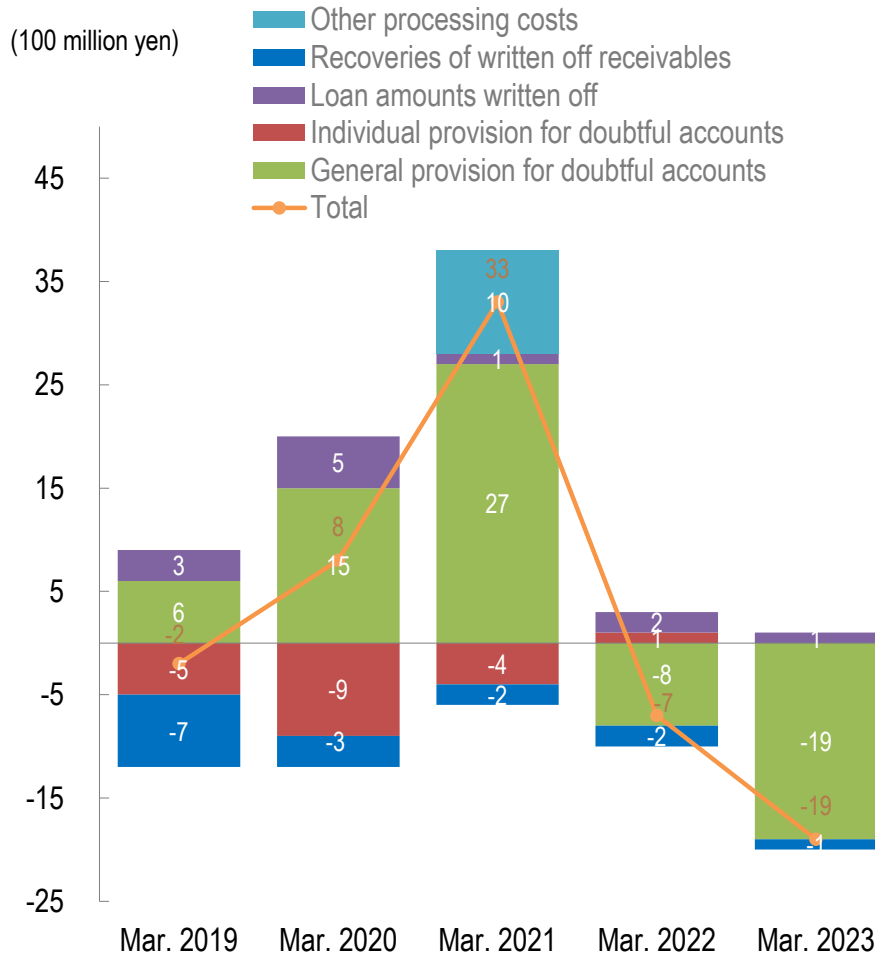


Net Credit Costs and Disclosed Bad Debt

Net credit cost decreased due to reversal cause by partial release of overlay in the accommodation industry and improvement of provision ratio.

Net Credit Costs



Disclosed Bad Debt

