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Capital policy







Appendix

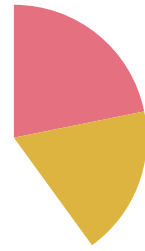
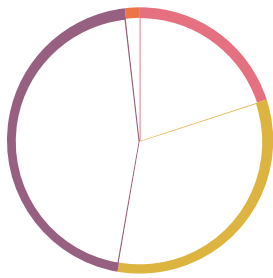


Full year
forecast
(350.0)
(150.0)

Total credit costs⁵

○ Credit cost ratio⁶

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