

Spiralling debt

| | NUMBER OF UNSECURED CREDIT* CUSTOMERS WHO HAVE TWO MONTHS OR MORE OF THEIR UNSECURED CREDIT DEBT PAST DUE | TOTAL UNSECURED CREDIT CUSTOMERS | % OF UNSECURED CREDIT CUSTOMERS WHO HAVE TWO MONTHS OR MORE OF THEIR UNSECURED CREDIT DEBT PAST DUE |
|-------------|---|---|---|
| 2011 | 64,553 | 1,395,935 | 4.62 |
| 2012 | 67,507 | 1,467,973 | 4.60 |
| 2013 | 71,736 | 1,525,755 | 4.70 |
| 2014 | 77,494 | 1,592,631 | 4.87 |
| 2015 | 85,352 | 1,632,530 | 5.23 |

**unsecured credit includes unsecured credit card, unsecured overdraft and unsecured personal loan*