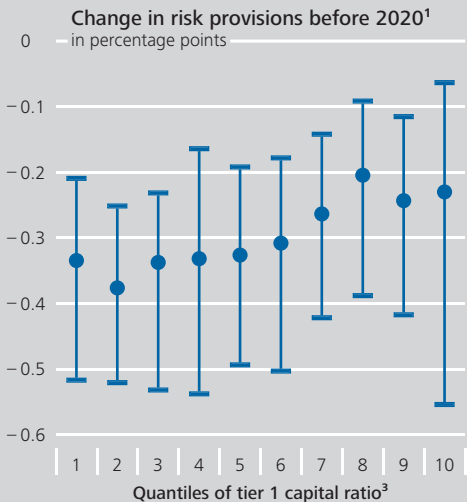
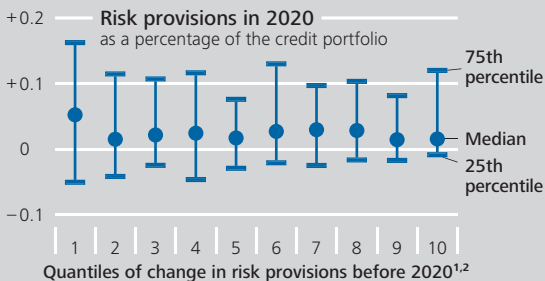


# German banks' risk provisioning\*

Chart 2.2.6



\* Transfers to risk provisions. **1** Difference between average transfers to risk provisions as a percentage of the credit portfolio in the years 1999 to 2010 and 2011 to 2019. **2** The higher the quantile, the smaller the drop in risk provisions. **3** Tier 1 capital as a percentage of risk-weighted assets in 2010. The higher the quantile, the higher the tier 1 capital ratio.