

Average overrun rate per quarter

(normalized by overrun in 2010-Mar)

QuickPay
implemented

Business Size

● Large

▲ Small

150
125
100
75
50

2010-Mar

2010-Jun

2010-Sep

2010-Dec

2011-Mar

2011-Jun

2011-Sep

2011-Dec

2012-Mar

2012-Jun

Year-Quarter

