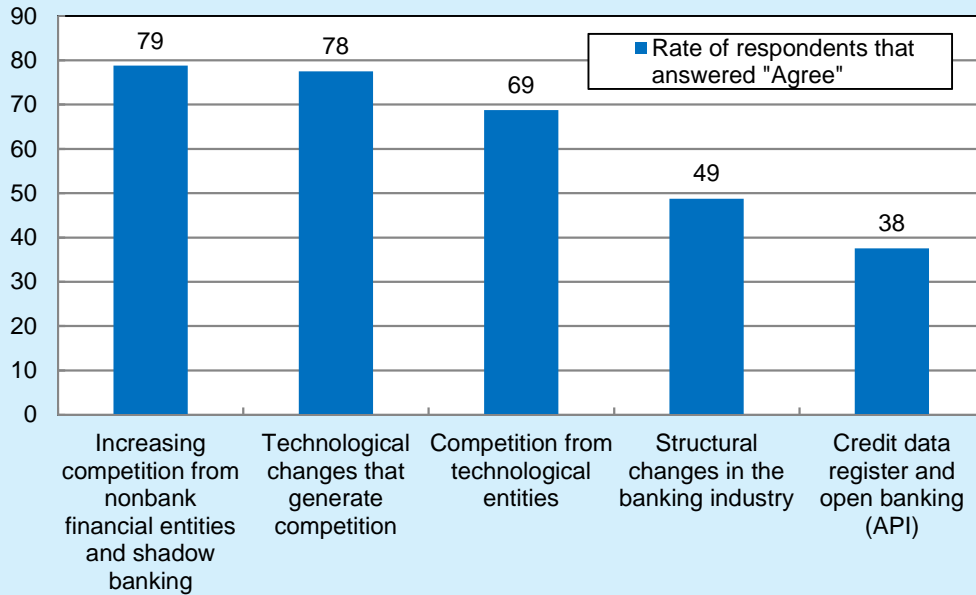


The largest threats to business operations as identified by the banks are from increasing competition from nonbank financial entities and due to technological changes.

Figure 1.17
Significant Factors Affecting Business Model Risk in the Banking System, 2019 (percent)



SOURCE: Survey conducted by the Banking Supervision Department in July–August 2018.

