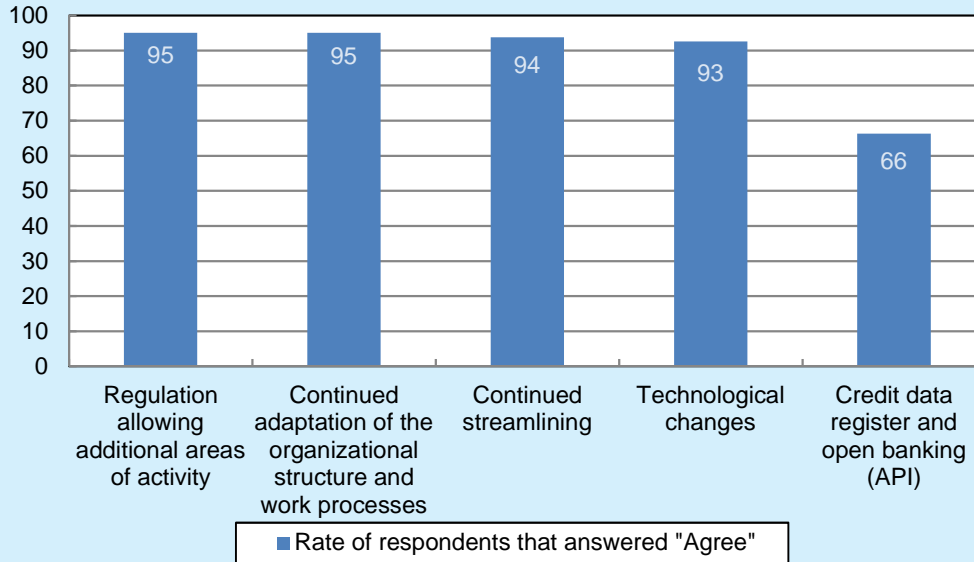


In order to deal with the changes in the business environment, the banking system will need to undergo regulatory adjustments, adapt organizational structures and work processes, and continue streamlining.

Figure 1.18
Measures Required to Reduce Business Model Risk, 2019 (percent)



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