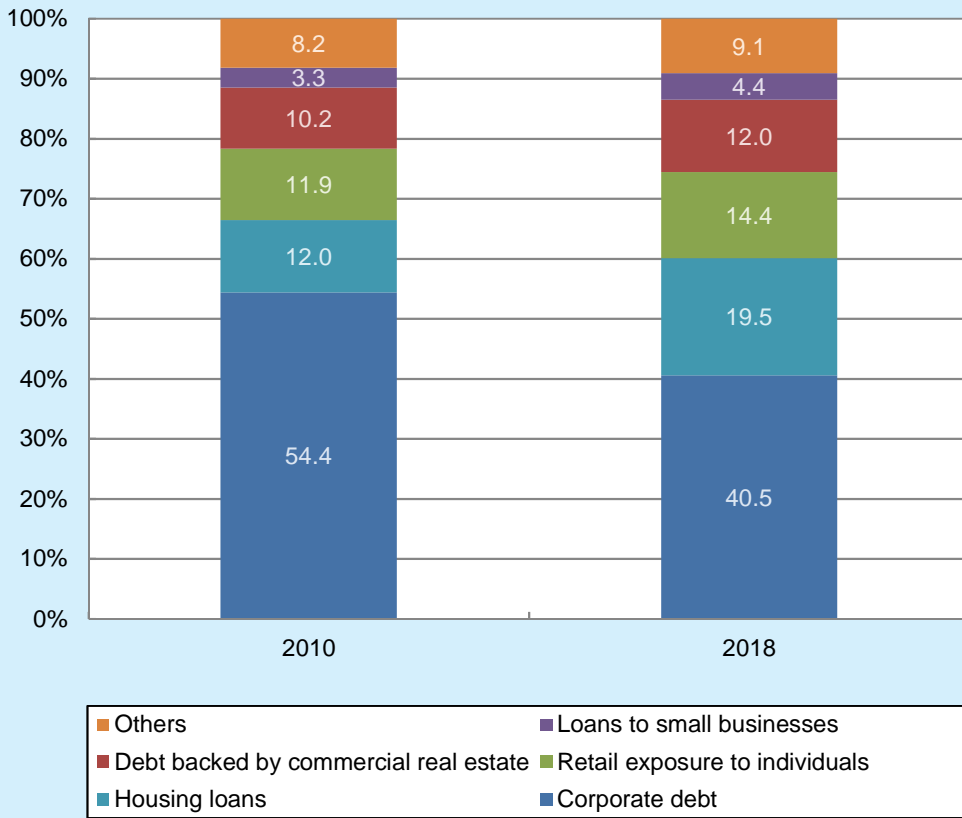


The banks' credit portfolio changed. Over the years, credit to the large business segment has declined, and exposure to retail sectors has increased.

**Figure 1.39**  
**Composition of Credit Risk by Main Category<sup>a</sup>, the Five Banking Groups, 2010 Compared With 2018 (percent)**



<sup>a</sup> "Others" includes the debt of sovereigns, public sector entities and securities firms, and other assets.  
 SOURCE: Based on reports to the Banking Supervision Department.

