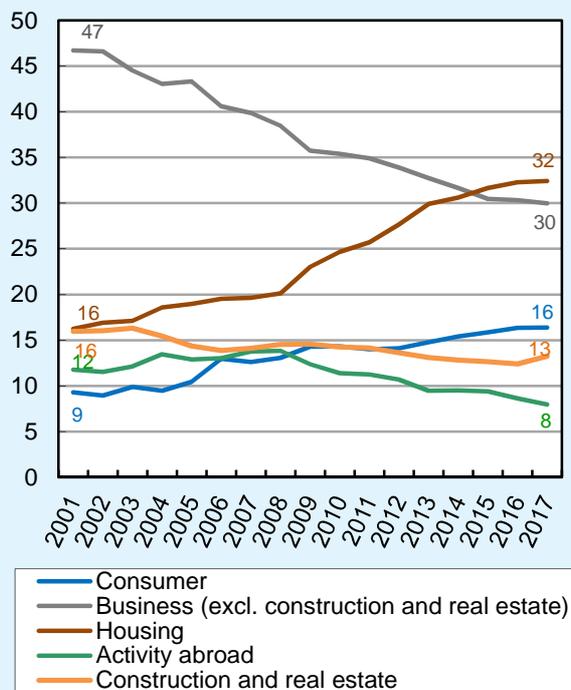


Exposure to the construction and real estate industry and to housing credit together account for more than 45 percent of balance-sheet credit.

**Figure 1.20**  
**Distribution of Balance-Sheet Credit by Sector, the Five Banking Groups, 2001–17**  
 (percent)



SOURCE: Published financial statements and reports to the Banking Supervision Department.