Housing credit risk is low, but its share of the credit portfolio increased.

Figure 1 Housing Credit as a Share of the Credit Portfolio and Housing Loans with a PTI of More than 40% as a Share of Total Housing Loans, 2012–June 2018 (percent) 35 26.1 30 32.4 25 20 21.4 15 10 0.3 5 0 2012 Housing credit as a share of the total credit Housing loans with a PTI of more than 40% as a share of total housing loans

SOURCE: Based on reports to Banking Supervision

Department.