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Credit Portfolio Breakdown

Companies Credit Portfolio by Business Sector ^{1,2}

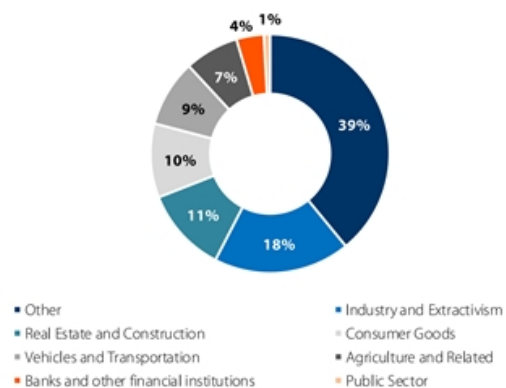
In R\$ billions, end of period	1Q19	4Q18	Δ
Public Sector	2.8	3.6	-22.7%
Private Sector	330.2	324.3	1.8%
Real Estate	21.4	19.6	9.5%
Food and beverage	19.3	18.6	4.0%
Agribusiness and fertilizers	18.4	17.7	3.7%
Transportation	17.2	16.9	1.6%
Energy and water treatment	16.7	15.8	6.1%
Vehicles and auto parts	12.9	13.2	-1.9%
Banks and other financial institutions	12.4	11.4	8.8%
Infrastructure work	11.3	11.3	-0.2%
Petrochemical and chemical	11.2	10.1	11.2%
Mining	10.9	10.4	5.5%
Steel and metallurgy	9.6	8.9	8.2%
Telecommunications	9.2	9.5	-3.0%
Pharmaceutical and cosmetics	7.9	7.9	0.2%
Oil and gas	6.8	7.6	-10.6%
Capital Assets	6.2	6.3	-1.1%
Electronic and IT	6.1	6.0	2.6%
Sugar and Alcohol	6.0	6.2	-2.6%
Entertainment and tourism	5.7	5.3	6.4%
Construction Material	5.6	5.6	-0.6%
Services - Other	43.4	42.6	1.9%
Commerce - Other	20.1	20.0	0.9%
Industry - Other	9.9	9.6	2.7%
Other	41.8	43.9	-4.8%
Total	333.0	327.9	1.6%

Credit Concentration ¹

Mar-19

R\$ million

	Loan, lease and other credit operations		Loan, lease, other credit operations and securities of companies and financial institutions	
	Risk	% of Total	Risk	% of Total
Largest Debtor	5,094	0.8	6,950	1.0
10 largest debtors	31,348	5.1	43,751	6.3
20 largest debtors	47,270	7.8	67,990	9.8
50 largest debtors	74,848	12.3	110,570	15.9
100 largest debtors	99,855	16.4	145,157	20.9



(1) Includes financial guarantees provided; (2) Industry and Extractivism = Mining (+) Steel and Metallurgy (+) Capital Assets (+) Petrochemical and Chemical (+) Energy and sewage (+) Oil and gas. Consumer Goods = Food and beverage (+) Clothing and footwear (+) Pharmaceuticals and cosmetics (+) Electronic and IT. Vehicles and Transportation = Transportation (+) Vehicles and autoparts. Real Estate and Construction = Real estate agents (+) Construction material (+) Infrastructure work. Agriculture and Related = Agribusiness and fertilizers (+) Sugar and alcohol. Other = Telecommunications (+) Commerce - Other (+) Services - Other (+) Industry - Other (+) Entertainment and Tourism (+) Other.
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