

Table 1.7

Credit quality indices, by principle industry, the five major banking groups, December 2011 and December 2012

Principal industries	Impaired credit as a share of total balance-sheet credit to the public		Ratio of loan loss provision to total balance-sheet credit to the public		Ratio of net write-offs to total balance-sheet credit to the public		Ratio of credit loss allowance to total balance-sheet credit to the public		Coverage ratio: the ratio between credit loss allowance to total impaired credit to the public	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
Borrowers' activity in Israel	2.87	2.87	0.36	0.39	0.55	0.29	1.71	1.68	59.4	58.7
Business sector	4.83	5.00	0.51	0.60	0.88	0.42	2.03	2.15	42.1	43.0
Agriculture	2.88	2.77	-0.75	-0.22	1.85	-1.30	1.81	1.81	62.9	65.1
Manufacturing	5.13	5.16	0.00	0.47	1.20	0.49	2.72	2.63	52.9	50.9
Construction and real estate	7.39	7.48	1.44	-0.18	1.83	0.51	2.79	2.33	37.8	31.1
<i>Of which:</i> Construction	10.56	9.53	1.72	-0.11	0.89	0.32	3.58	3.00	33.9	31.5
Real estate	5.07	5.78	1.24	-0.24	2.53	0.66	2.22	1.78	43.8	30.7
Electricity and water	1.86	1.13	0.15	-0.18	0.90	0.12	0.75	0.24	40.2	21.5
Commerce	2.83	3.00	0.50	1.00	-0.33	0.41	1.66	2.11	58.7	70.3
Tourism	11.99	8.15	-0.53	0.08	0.89	-0.02	1.95	1.39	16.2	17.0
Transportation and storage	1.53	3.48	0.06	1.02	0.48	0.10	0.86	1.98	56.3	56.8
Communications and computer services	2.18	3.39	-0.89	-0.25	-0.20	-0.17	1.14	1.26	52.2	37.1
Financial services	4.09	5.28	0.38	2.71	0.40	0.89	1.29	2.85	31.6	54.0
Other business services	1.70	1.86	0.28	0.15	0.47	0.16	1.70	1.49	99.8	80.4
Public and community services	2.23	2.63	0.27	0.48	0.59	0.43	0.78	0.76	35.1	28.9
Private individuals	0.45	0.42	0.18	0.16	0.13	0.14	1.30	1.15		
Housing loans	0.01	0.01	0.02	0.02	0.02	0.00	1.01	0.87		
Non-housing loans	1.26	1.22	0.48	0.43	0.33	0.41	1.83	1.69		
Borrowers' activity abroad	5.41	5.73	0.63	0.55	0.77	0.51	2.02	2.08		

SOURCE: Banking Supervision Department based on published financial reports.