

Table 11

Distribution of outstanding credit to the public, by principal industries, the five banking groups, December 2014 and June 2015

	Total balance of credit risk ^a					Balance-sheet credit ^b (debts)				
	Balance		Distribution of credit to the public		Change in credit ^c	Balance		Distribution of credit to the public		Change in credit ^c
	December-14	June-15	December-14	June-15	June-15	December-14	June-15	December-14	June-15	June-15
	(NIS million)		(percent)		(percent)	(NIS million)		(percent)		(percent)
Borrower activity in Israel	1,183,388	1,198,469	88.1	88.5	2.5	783,410	799,372	90.5	90.7	4.1
Business sector	660,874	652,676	49.2	48.2	-2.5	385,367	384,664	44.5	43.7	-0.4
Agriculture	7,407	7,180	0.6	0.5	-6.1	5,883	5,551	0.7	0.6	-11.3
Manufacturing	106,951	99,914	8.0	7.4	-13.2	59,291	56,501	6.9	6.4	-9.4
Mining and quarrying	5,318	5,695	0.4	0.4	14.2	3,555	3,289	0.4	0.4	-15.0
Construction and real estate	215,960	219,188	16.1	16.2	3.0	111,184	113,595	12.8	12.9	4.3
<i>Of which:</i> Construction	149,105	150,739	11.1	11.1	2.2	53,794	55,125	6.2	6.3	4.9
Real estate	66,855	68,449	5.0	5.1	4.8	57,390	58,470	6.6	6.6	3.8
Electricity and water	23,645	21,236	1.8	1.6	-20.4	12,001	11,275	1.4	1.3	-12.1
Commerce	99,004	100,233	7.4	7.4	2.5	75,610	77,222	8.7	8.8	4.3
Tourism	17,051	17,014	1.3	1.3	-0.4	14,384	14,391	1.7	1.6	0.1
Transport and storage	19,949	20,970	1.5	1.5	10.2	15,793	16,505	1.8	1.9	9.0
Communications and computer services	19,966	20,534	1.5	1.5	5.7	13,187	13,047	1.5	1.5	-2.1
Financial services	95,709	90,062	7.1	6.7	-11.8	38,629	37,495	4.5	4.3	-5.9
Other business services	29,255	29,768	2.2	2.2	3.5	19,871	19,607	2.3	2.2	-2.7
Public and community services	20,659	20,882	1.5	1.5	2.2	15,979	16,186	1.8	1.8	2.6
Private individuals	522,514	545,793	38.9	40.3	8.9	398,043	414,708	46.0	47.1	8.4
<i>Of which:</i> housing loans	279,107	293,048	20.8	21.6	10.0	264,677	276,043	30.6	31.3	8.6
nonhousing loans	243,407	252,745	18.1	18.7	7.7	133,366	138,665	15.4	15.7	7.9
Borrowers' activity abroad	159,681	155,390	11.9	11.5	-5.4	82,135	81,628	9.5	9.3	-1.2
Total	1,343,069	1,353,859	100.0	100.0	1.6	865,545	881,000	100.0	100.0	3.6

a Includes balance-sheet and non-balance-sheet credit risk.

b Includes credit to the public, excludes bonds and securities borrowed or purchased under reverse repurchase agreements.

c In annual terms

SOURCE: Banking Supervision Department based on published financial statements.