Table 1.10

Outstanding credit to the public, by principal industries[a], the five banking groups, 2017 and 2018

	Total balance of credit risk[b]					Balance-sheet credit[c] (debts)				
	Balance[d]		Distribution of credit to the public		Change in credit	Balance[d]		Distribution of credit to the public		Change in credit
	2017	2018	2017	2018	2018	2017	2018	2017	2018	2018
	(NIS million)		(percent)		(percent)	(NIS million)		(percent)		(percent)
Borrower activity in Israel	**1,249,428**	**1,324,091**	**89.9**	**89.4**	**6.0**	**878,141**	**929,292**	**91.9**	**91.4**	**5.8**
Business sector	**676,709**	**716,607**	**48.7**	**48.4**	**5.9**	**417,103**	**446,222**	**43.7**	**43.9**	**7.0**
Agriculture	7,420	7,541	0.5	0.5	1.6	5,997	6,038	0.6	0.6	0.7
Manufacturing	88,382	92,927	6.4	6.3	5.1	51,081	52,463	5.3	5.2	2.7
Mining and quarrying	5,565	6,327	0.4	0.4	13.7	3,582	3,772	0.4	0.4	5.3
Construction and real estate	242,514	248,032	17.5	16.8	2.3	127,924	142,039	13.4	14.0	11.0
Of which: Construction	173,832	174,862	12.5	11.8	0.6	68,682	79,293	7.2	7.8	15.4
Real estate	68,682	73,170	4.9	4.9	6.5	59,242	62,746	6.2	6.2	5.9
Electricity and water	19,303	20,852	1.4	1.4	8.0	10,451	11,389	1.1	1.1	9.0
Commerce	100,996	105,548	7.3	7.1	4.5	77,297	82,330	8.1	8.1	6.5
Tourism	18,662	18,577	1.3	1.3	-0.5	16,149	15,953	1.7	1.6	-1.2
Transport and storage	25,754	28,174	1.9	1.9	9.4	20,937	20,922	2.2	2.1	-0.1
Communications and computer services	17,204	17,757	1.2	1.2	3.2	11,432	11,483	1.2	1.1	0.4
Financial services	87,378	102,739	6.3	6.9	17.6	44,290	49,106	4.6	4.8	10.9
Other business services	37,908	41,222	2.7	2.8	8.7	27,631	29,323	2.9	2.9	6.1
Public and community services	25,623	26,911	1.8	1.8	5.0	20,332	21,404	2.1	2.1	5.3
Private individuals	**572,719**	**607,484**	**41.2**	**41.0**	**6.1**	**461,038**	**483,070**	**48.3**	**47.5**	**4.8**
Of which: Housing loans	327,511	354,240	23.6	23.9	8.2	313,875	334,075	32.9	32.8	6.4
Nonhousing loans[e]	245,208	253,244	17.7	17.1	3.3	147,163	148,995	15.4	14.6	1.2
Borrowers' activity abroad	**139,686**	**156,278**	**10.1**	**10.6**	**11.9**	**77,215**	**87,902**	**8.1**	**8.6**	**13.8**
Total	**1,389,114**	**1,480,369**	**100.0**	**100.0**	**6.6**	**955,356**	**1,017,194**	**100.0**	**100.0**	**6.5**

[a] The industries are classified differently than the supervisory activity segments.
[b] Includes balance-sheet and non-balance-sheet credit risk.
[c] Includes credit to the public, excludes bonds and securities borrowed or purchased under reverse repurchase agreements.
[d] The data are net of Isracard activity.
[e] During 2018, Leumi reclassified and recalibrated its credit data. These changes led to a decline in nonhousing credit to private individuals.
SOURCE: Banking Supervision Department based on published financial statements.