Table 13
Indices of credit portfolio quality of the five banking groups, 2010 to June 2015
(percent)

	Year	Leumi	Hapoalim	Discount	Mizrahi-Tefahot	First International	The five groups
Loan loss provisions to total balance-sheet credit to the public[a]	2010	0.26	0.46	0.69	0.44	0.18	0.41
	2011	0.30	0.48	0.65	0.28	0.14	0.39
	2012	0.50	0.39	0.61	0.21	0.20	0.41
	2013	0.11	0.34	0.49	0.21	0.14	0.25
	2014	0.18	0.16	0.13	0.12	0.13	0.15
	15-יונ [b]	0.07	0.20	0.01	0.10	0.07	0.11
Net write-offs to total gross balance-sheet credit to the public	2011	0.84	0.84	0.72	0.44	0.15	0.71
	2012	0.47	0.38	0.51	0.26	0.24	0.39
	2013	0.21	0.38	0.42	0.40	0.13	0.32
	2014	0.12	0.06	0.24	0.10	0.05	0.11
	15-יונ [b]	0.13	0.08	0.09	0.06	0.23	0.10
Allowance for credit losses to total balance-sheet credit to the public	2010 [c]	2.30	2.12	1.66	1.62	1.33	1.96
	2011	1.62	1.64	1.67	1.35	1.33	1.57
	2012	1.68	1.61	1.74	1.22	1.22	1.56
	2013	1.59	1.54	1.81	0.94	1.19	1.46
	2014	1.55	1.56	1.68	0.90	1.25	1.44
	15-יונ	1.51	1.57	1.62	0.89	1.17	1.41
Problematic loans to total balance-sheet credit to the public	2012	4.95	5.28	6.58	2.88	3.49	4.84
	2013	4.42	6.05	5.73	1.99	3.50	4.62
	2014	3.96	4.46	4.84	1.38	3.48	3.76
	15-יונ	3.71	3.97	3.96	1.46	2.67	3.35
Impaired loans and non-impaired loans 90 days or more past due to total balance-sheet credit to the public	2010 [c]	4.13	5.06	5.38	2.90	2.31	4.29
	2011	3.26	3.74	5.19	2.57	2.02	3.49
	2012	3.54	3.79	5.11	2.55	2.11	3.57
	2013	2.81	3.54	3.71	1.70	1.83	2.89
	2014	2.23	2.74	2.69	1.20	1.54	2.22
	15-יונ	2.09	2.64	2.90	1.22	1.48	2.17
Allowance for credit losses to impaired loans and non-impaired loans more than 90 days past due	2010 [c]	55.6	41.8	30.8	55.8	57.6	45.7
	2011	49.5	43.7	32.1	52.6	66.1	44.9
	2012	47.3	42.5	34.1	47.9	57.7	43.6
	2013	56.4	43.6	48.7	55.4	65.0	50.5
	2014	69.6	56.9	62.4	75.4	81.6	64.7
	15-יונ	72.5	59.5	55.9	73.3	79.0	64.9
Impaired loans and non-impaired loans 90 days or more past due, net, to total equity	2010 [c]	18.2	30.5	41.7	18.9	10.5	25.2
	2011	17.1	21.9	37.9	18.3	7.5	21.2
	2012	18.1	20.4	33.2	18.7	9.1	20.5
	2013	11.2	17.7	18.6	10.3	6.4	13.8
	2014	6.7	10.2	9.5	3.9	2.8	7.6
	15-יונ	5.2	9.1	11.6	4.2	3.1	7.2

a Until December 2010, net credit to the public was used; since 2011, gross credit to the public has been used.

b In annual terms.

c Data calculated as of January 1, 2011—after the implementation of the directive for the measuring and disclosure of impaired debt, credit risk and credit loss allowance.

SOURCE: Banking Supervision Department based on published financial statements.