

Table 1.8
Credit quality indices, by principal industry, five major banking groups, December 2012 and December 2013
(percent)

Principal industries	Impaired loans to total balance-sheet credit to the public		Loan loss provisions to total balance-sheet credit to the public		Net write-offs to total balance-sheet credit to the public		Allowance for credit losses to total balance sheet credit to the public		Coverage ratio: Allowance for credit losses to impaired loans to the public	
	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013
Borrowers' activity in Israel	2.89	2.38	0.40	0.23	0.38	0.30	1.69	1.59	58.5	66.8
Business	5.08	4.39	0.60	0.25	0.51	0.32	2.17	2.16	42.7	49.1
Agriculture	2.77	2.24	-0.24	-0.22	-1.20	-0.07	1.78	1.62	64.2	72.3
Manufacturing	5.28	4.98	0.47	0.87	0.62	0.37	2.62	2.98	49.6	59.8
Construction and real estate	7.51	6.02	-0.18	0.06	0.54	-0.09	2.35	2.57	31.3	42.6
<i>Of which:</i> Construction	9.63	6.77	-0.11	-0.07	0.35	-0.20	3.04	3.02	31.5	44.5
Real estate	5.76	5.34	-0.24	0.17	0.70	0.02	1.78	2.16	31.0	40.4
Electriciy and water	1.12	0.75	-0.18	-0.11	0.12	0.03	0.24	0.15	21.7	20.2
Commerce	3.02	3.69	1.01	0.50	0.52	0.56	2.13	2.14	70.6	58.1
Tourism	8.09	8.33	0.08	-0.02	0.05	0.19	1.39	1.22	17.2	14.6
Transportation and storage	3.47	2.82	1.01	-0.11	0.11	0.31	1.97	1.60	56.8	56.5
Communications and computer services	3.35	4.67	-0.26	1.10	-0.15	0.73	1.26	2.16	37.6	46.2
Financial services	5.67	3.74	2.92	-0.41	1.12	0.59	2.98	2.23	52.5	59.7
Other business services	1.86	2.27	0.16	0.32	0.48	1.16	1.51	1.20	81.1	52.9
Public and community services	2.60	0.81	0.47	-0.07	0.40	0.08	0.76	0.57	29.2	70.6
Private individuals	0.41	0.31	0.16	0.21	0.22	0.27	1.15	1.00		
Housing loans	0.00	0.01	0.02	0.16	0.07	0.18	0.87	0.78		
Nonhousing loans	1.20	0.92	0.43	0.31	0.53	0.47	1.69	1.45		
Borrowers' activity abroad	5.50	4.73	0.55	0.49	0.52	0.51	2.05	2.11		

SOURCE: Banking Supervision Department based on published financial statements.