

Table A.1.2
Principal housing loan market indicators, entire banking system, 2007–13

	2007	2008	2009	2010	2011	2012	2013
Year-end balance of housing loans (NIS million)	136,994	154,123	172,033	200,237	224,756	246,590	268,825
Rate of change		13%	12%	16%	12%	10%	9%
Year-end balance of loans for the purchase of residential property (NIS million)	122,210	138,491	155,843	180,145	203,960	223,519	245,371
Rate of change		13%	13%	16%	13%	10%	10%
Year-end balance of loans secured by a residential property ^a (NIS million)	14,784	15,632	16,191	20,093	20,796	23,071	23,455
Rate of change		6%	4%	24%	3%	11%	2%
Average monthly volume of new loans for the purchase of residential property (NIS million)	2,044	2,512	2,885	3,932	3,727	3,887	4,309
New loans granted in the fixed-rate indexed segment (NIS million)	740	448	336	464	490	584	598
New loans granted in the floating-rate indexed segment (NIS million)	452	776	678	1,229	1,476	1,618	1,418
New loans granted in the fixed-rate unindexed segment (NIS million)	20	14	22	70	183	396	638
New loans granted in the floating-rate unindexed segment (NIS million)	725	1,202	1,737	1,980	1,376	1,169	1,557
New loans granted in the floating rate foreign currency segment	100	60	110	189	200	116	96
Average weighted interest rate on loans for the purchase of residential property	4.6%	4.1%	2.2%	2.5%	3.3%	3.0%	2.8%
Fixed interest rate in the indexed segment	4.2%	3.8%	3.1%	2.6%	2.8%	2.4%	2.2%
Floating interest rate in the indexed segment	4.4%	3.7%	2.7%	2.2%	2.8%	2.6%	2.1%
Fixed interest rate in the unindexed segment	6.6%	7.1%	5.4%	5.5%	5.7%	4.8%	4.2
Floating interest rate in the unindexed segment	4.8%	4.4%	1.7%	2.6%	3.8%	3.4%	2.7%
Floating interest rate in the foreign currency segment	6.3%	5.0%	2.8%	2.8%	3.0%	3.0%	2.7%
Number of loans for the purchase of residential property granted to the public during December			7,904	8,380	5,677	7,958	7,890
Average loan size in shekels in the month of December			497,280	555,016	565,310	586,105	601,155

^a Not for residential purposes.

SOURCE: Based on reports to the Banking Supervision Department.