

Table 1.7
Distribution of outstanding credit to the public, by principal industries,
the five major banking groups, December 2012 and December 2013

Principal industries	Total balance of credit risk ^a					Balance-sheet credit ^b (debts)				
	Balance		Distribution of credit		Change in credit 2013	Balance		Distribution of credit		Change in credit 2013
	2012	2013	2012	2013		2012	2013	2012	2013	
	(NIS million)		(percent)		(percent)	(NIS million)		(percent)		(percent)
Borrower activity in Israel	1,087,534	1,119,345	87.4	88.4	2.9	730,110	749,584	89.3	90.6	2.7
Business sector	630,942	631,970	50.7	49.9	0.2	388,491	379,573	47.5	45.9	-2.3
Agriculture	7,253	7,243	0.6	0.6	-0.1	5,854	5,796	0.7	0.7	-1.0
Manufacturing	111,191	107,807	8.9	8.5	-3.0	65,998	64,250	8.1	7.8	-2.6
Construction and real estate	204,289	205,331	16.4	16.2	0.5	111,495	108,462	13.6	13.1	-2.7
Of which: construction	134,898	139,638	10.8	11.0	3.5	50,398	51,760	6.2	6.3	2.7
real estate	69,391	65,693	5.6	5.2	-5.3	61,097	56,702	7.5	6.9	-7.2
Electricity and water	19,373	21,574	1.6	1.7	11.4	8,203	11,872	1.0	1.4	44.7
Commerce	80,285	84,351	6.5	6.7	5.1	61,085	62,903	7.5	7.6	3.0
Tourism	14,261	14,535	1.1	1.1	1.9	12,538	12,662	1.5	1.5	1.0
Transport and storage	20,281	20,129	1.6	1.6	-0.7	16,094	15,723	2.0	1.9	-2.3
Communications and computer services	22,558	19,623	1.8	1.5	-13.0	16,400	13,543	2.0	1.6	-17.4
Financial services	93,908	94,389	7.5	7.5	0.5	48,011	41,466	5.9	5.0	-13.6
Other business services	35,810	35,656	2.9	2.8	-0.4	25,959	26,186	3.2	3.2	0.9
Public and community services	21,733	21,332	1.7	1.7	-1.8	16,854	16,710	2.1	2.0	-0.9
Private individuals	456,592	487,375	36.7	38.5	6.7	341,619	370,011	41.8	44.7	8.3
Of which: housing loans	237,034	258,175	19.0	20.4	8.9	226,195	247,613	27.7	29.9	9.5
Nonhousing loans	219,558	229,200	17.6	18.1	4.4	115,424	122,398	14.1	14.8	6.0
Borrowers' activity abroad	157,039	147,069	12.6	11.6	-6.3	87,313	78,122	10.7	9.4	-10.5
Total	1,244,573	1,266,414	100.0	100.0	1.8	817,423	827,706	100.0	100.0	1.3

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

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

SOURCE: Banking Supervision Department based on published financial statements.