

Table A.1.2
Indices of concentration of the portfolio of credit to the public^a of the five
major banking groups,
December 2006 to December 2012

	Year	Leumi	Hapoalim	Discount	Mizrahi Tefahot	First International	The five major groups
Concentration by principal industries							
Herfindahl-Hirschman Index (<i>H</i>) of the concentration of the aggregate credit portfolio excluding credit to individuals ^{b,c}	2006	0.089	0.086	0.103	0.053	0.098	0.083
	2007	0.090	0.095	0.104	0.060	0.103	0.087
	2008	0.092	0.073	0.090	0.045	0.067	0.074
	2009	0.093	0.080	0.088	0.039	0.070	0.076
	2010	0.093	0.079	0.086	0.041	0.070	0.076
	2011	0.090	0.080	0.076	0.039	0.057	0.072
	2012	0.085	0.078	0.074	0.035	0.055	0.069
Herfindahl-Hirschman Index (<i>H</i>) of business credit portfolio concentration ^{d,e}	2006	0.175	0.167	0.162	0.216	0.178	0.169
	2007	0.184	0.173	0.169	0.199	0.190	0.174
	2008	0.190	0.170	0.168	0.184	0.172	0.172
	2009	0.199	0.171	0.173	0.189	0.177	0.177
	2010	0.205	0.175	0.173	0.197	0.177	0.181
	2011	0.205	0.175	0.171	0.208	0.168	0.183
	2012	0.208	0.171	0.164	0.208	0.170	0.182
Credit to individuals as percentage of total credit	2006	26.2	30.2	21.0	49.5	26.0	29.0
	2007	27.1	28.6	22.0	44.4	26.3	28.7
	2008	27.8	33.0	26.1	50.1	37.4	32.9
	2009	29.9	29.5	27.8	54.4	37.5	33.1
	2010	30.5	30.9	28.9	54.7	37.2	34.2
	2011	31.5	30.8	29.2	57.0	41.1	35.2
	2012	33.5	31.9	29.4	59.1	42.9	36.7
Share of credit for borrowers' activity abroad in total credit portfolio (percent)	2006	20.9	22.3	19.0	3.8	7.8	18.2
	2007	20.5	21.8	21.4	3.9	5.9	17.9
	2008	19.1	13.4	21.0	3.1	4.9	14.2
	2009	18.6	13.1	23.0	3.1	4.4	14.3
	2010	17.3	11.5	21.9	2.4	3.9	13.0
	2011	15.6	11.0	26.8	1.9	3.0	13.0
	2012	15.5	10.6	25.3	1.7	2.3	12.4
Concentration by borrower size							
Gini Index ^f of credit diversification by borrower size	2006	0.905	0.886	0.901	0.798	0.903	0.891
	2007	0.907	0.896	0.909	0.825	0.897	0.897
	2008	0.908	0.909	0.904	0.810	0.837	0.896
	2009	0.905	0.903	0.912	0.808	0.854	0.897
	2010	0.907	0.913	0.908	0.813	0.855	0.902
	2011	0.901	0.924	0.911	0.811	0.846	0.904
	2012	0.894	0.920	0.908	0.806	0.846	0.902
Share in group's total credit of credit granted to borrowers whose indebtedness exceeds NIS 40 million (percent)	2006	41.9	51.6	44.8	26.0	41.5	44.3
	2007	41.6	52.0	42.9	32.6	41.0	44.5
	2008	43.6	51.1	41.6	29.0	33.7	43.1
	2009	40.6	50.2	41.8	26.1	30.8	41.4
	2010	42.0	49.0	43.2	26.1	33.3	41.6
	2011	41.9	48.9	44.5	24.6	29.3	41.2
	2012	39.2	47.9	42.6	23.1	27.9	39.4
Share in total credit of credit granted to borrowers whose outstanding indebtedness exceeds 5% of the group's equity ^g (percent)	2006	5.0	8.7	8.9	6.5	14.8	
	2007	6.1	8.8	7.4	10.2	15.9	
	2008	8.5	10.6	8.4	9.5	12.9	
	2009	5.2	11.6	9.4	7.5	10.6	
	2010	5.5	8.2	7.9	7.6	10.4	
	2011	5.6	8.4	13.0	5.2	9.1	
	2012	4.6	7.8	9.9	4.3	7.5	

^a On balance-sheet and off-balance-sheet basis.

^b This index is the sum of the squares of the weights of credit in a specific industry (excluding credit granted to individuals) in total credit to the public (including credit granted to individuals). The higher the index, the greater the concentration.

^c The principal industries weighted in this index include the borrower's activity in both Israel and abroad.

^d This index is the sum of the squares of the weights of credit in a specific industry (minus credit granted to individuals) in total credit to the public (excluding credit granted to private individuals).

^e The principal industries weighted in this index include the borrower's activity in Israel only.

^f The Gini Index expresses inequality in the distribution of credit by borrowers.

^g Plus minority interest.

SOURCE: Banking Supervision Department based on published financial statements.