

Outstanding credit to the public, by principal industries^a, the five banking groups, 2015 and 2016

	Total balance of credit risk ^b					Balance-sheet credit ^c (debts)				
	Balance		Distribution of credit to the public		Change in credit	Balance		Distribution of credit to the public		Change in credit
	2015	2016	2015	2016	2016	2015	2016	2015	2016	2016
	(NIS million)		(percent)		(percent)	(NIS million)		(percent)		(percent)
Borrower activity in Israel	1,220,479	1,230,083	88.2	89.1	0.8	825,683	854,670	90.6	91.4	3.5
Business sector	659,617	654,909	47.6	47.5	-0.7	393,002	399,433	43.1	42.7	1.6
Agriculture	7,645	7,772	0.6	0.6	1.7	5,838	6,044	0.6	0.6	3.5
Manufacturing	97,618	88,776	7.1	6.4	-9.1	55,740	51,104	6.1	5.5	-8.3
Mining and quarrying	5,666	5,543	0.4	0.4	-2.2	3,737	3,405	0.4	0.4	-8.9
Construction and real estate	226,387	227,462	16.4	16.5	0.5	115,110	115,990	12.6	12.4	0.8
<i>Of which:</i> construction	156,312	159,666	11.3	11.6	2.1	54,969	56,864	6.0	6.1	3.4
real estate	70,075	67,796	5.1	4.9	-3.3	60,141	59,126	6.6	6.3	-1.7
Electricity and water	22,165	19,869	1.6	1.4	-10.4	12,275	10,858	1.3	1.2	-11.5
Commerce	99,640	104,325	7.2	7.6	4.7	77,010	80,525	8.5	8.6	4.6
Tourism	17,235	17,292	1.2	1.3	0.3	14,990	14,946	1.6	1.6	-0.3
Transport and storage	22,621	24,910	1.6	1.8	10.1	18,048	19,860	2.0	2.1	10.0
Communications and computer services	19,562	18,205	1.4	1.3	-6.9	11,839	11,788	1.3	1.3	-0.4
Financial services	87,635	82,718	6.3	6.0	-5.6	39,978	42,364	4.4	4.5	6.0
Other business services	31,713	34,544	2.3	2.5	8.9	21,589	24,192	2.4	2.6	12.1
Public and community services	21,730	23,493	1.6	1.7	8.1	16,848	18,357	1.8	2.0	9.0
Private individuals	560,862	575,174	40.5	41.7	2.6	432,681	455,237	47.5	48.7	5.2
<i>Of which:</i> housing loans	304,500	314,715	22.0	22.8	3.4	288,526	301,892	31.7	32.3	4.6
nonhousing loans	256,362	260,459	18.5	18.9	1.6	144,155	153,345	15.8	16.4	6.4
Borrowers' activity abroad	163,949	150,063	11.8	10.9	-8.5	85,549	80,722	9.4	8.6	-5.6
Total	1,384,428	1,380,146	100.0	100.0	-0.3	911,232	935,392	100.0	100.0	2.7

^a The industries are classified differently than the supervisory activity segments.

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

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

SOURCE: Banking Supervision Department based on published financial statements.