

Table 1.8
Credit quality indices, by principle industry, the five banking groups, 2013 and 2014

	Impaired loans to total balance-sheet credit to the industry		Loan loss provisions to total balance-sheet credit to the industry		Net write-offs to total balance-sheet credit to the industry		Allowance for credit losses to total balance- sheet credit to the industry		Coverage ratio: Allowance for credit losses to impaired loans to the industry	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
					(percent)					
Borrowers' activity in Israel	2.36	1.84	0.23	0.14	0.30	0.05	1.59	1.59	67.4	86.8
Business	4.36	3.46	0.25	0.02	0.32	-0.02	2.16	2.15	49.6	61.9
Agriculture	2.24	1.86	-0.22	-0.17	-0.07	0.32	1.62	1.18	72.3	63.1
Manufacturing	4.98	4.19	0.87	-0.20	0.37	0.27	2.98	2.53	59.8	60.4
Construction and real estate	5.89	4.37	0.06	-0.27	-0.20	-0.24	2.57	2.51	43.6	57.4
<i>Of which</i> : Construction	5.85	3.70	-0.07	-1.50	-0.20	-0.90	3.04	2.45	51.9	66.1
Real estate	5.92	5.00	0.17	0.88	0.02	0.38	2.15	2.57	36.3	51.3
Electricity and water	0.75	0.11	-0.11	0.01	0.03	0.02	0.15	0.67	20.2	591.7
Commerce	3.69	2.66	0.50	0.80	0.56	0.32	2.14	2.55	58.1	96.2
Tourism	8.33	5.59	-0.02	-0.29	0.19	-0.24	1.22	1.03	14.6	18.4
Transportation and storage	2.82	3.47	-0.11	-0.25	0.31	0.24	1.60	1.17	56.8	33.6
Communications and computer services	5.58	7.61	1.06	-0.72	0.71	0.35	2.64	2.63	47.2	34.5
Financial services	3.42	2.19	-0.42	0.40	0.60	-0.28	2.07	2.22	60.5	101.2
Other business services	2.27	1.91	0.32	0.25	1.16	0.07	1.20	1.19	52.9	62.4
Public and community services	0.81	1.19	-0.07	-0.29	0.08	-0.54	0.57	0.90	70.6	75.8
Private individuals	0.31	0.26	0.21	0.25	0.18	0.12	1.00	1.06		
<i>Of which</i> : Housing loans	0.01	0.01	0.16	0.00	0.18	0.02	0.78	0.72		
Nonhousing loans	0.92	0.76	0.31	0.73	0.47	0.31	1.45	1.75		
Borrowers' activity abroad	4.72	2.98	0.49	0.31	0.51	0.68	2.10	0.68		

SOURCE: Banking Supervision Department based on published financial statements.