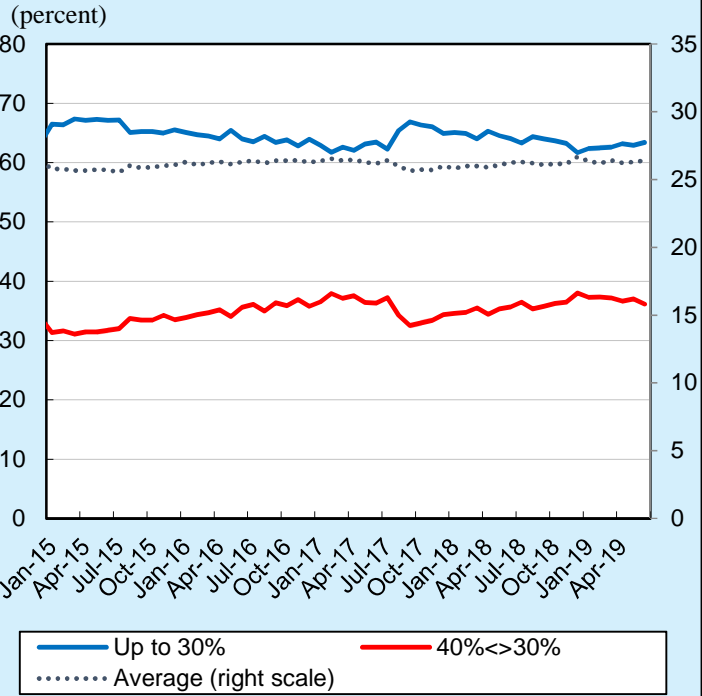


Consumer credit as a share of total credit to the public has declined in Israel.

**Figure 12**  
**Distribution of Residential Borrowing by PTI Rate,**  
**Total Banking System, January 2015–June 2019**



SOURCE: Reports to the Banking Supervision Department.