

**Table 1.7**  
**Distribution of outstanding credit to the public, by principal industries,**  
**the five banking groups, 2013 and 2014**

	Total balance of credit risk <sup>a</sup>					Balance-sheet credit <sup>b</sup> (debts)				
	Balance		Distribution of credit to the public		Change in credit	Balance		Distribution of credit to the public		Change in credit
	2013	2014	2013	2014		2013	2014	2013	2014	
	(NIS million)		(percent)	(percent)	(NIS million)		(percent)	(percent)		
<b>Borrower activity in Israel</b>	<b>1,118,874</b>	<b>1,181,800</b>	<b>88.3</b>	<b>88.1</b>	<b>5.6</b>	<b>749,423</b>	<b>783,410</b>	<b>90.5</b>	<b>90.5</b>	<b>4.5</b>
<b>Business sector</b>	<b>631,660</b>	<b>659,218</b>	<b>49.9</b>	<b>49.1</b>	<b>4.4</b>	<b>379,573</b>	<b>385,310</b>	<b>45.9</b>	<b>44.5</b>	<b>1.5</b>
Agriculture	7,243	7,520	0.6	0.6	3.8	5,796	5,955	0.7	0.7	2.7
Manufacturing	107,746	113,817	8.5	8.5	5.6	64,250	63,640	7.8	7.4	-0.9
Construction and real estate	205,065	215,891	16.2	16.1	5.3	108,462	111,131	13.1	12.8	2.5
<i>Of which: construction</i>	139,017	149,205	11.0	11.1	7.3	51,405	53,903	6.2	6.2	4.9
real estate	66,048	66,686	5.2	5.0	1.0	57,057	57,228	6.9	6.6	0.3
Electricity and water	21,528	21,492	1.7	1.6	-0.2	11,872	10,661	1.4	1.2	-10.2
Commerce	84,351	89,234	6.7	6.7	5.8	62,903	67,017	7.6	7.7	6.5
Tourism	14,535	17,009	1.1	1.3	17.0	12,662	14,361	1.5	1.7	13.4
Transport and storage	20,129	20,658	1.6	1.5	2.6	15,723	16,264	1.9	1.9	3.4
Communications and computer services	20,090	19,049	1.6	1.4	-5.2	14,001	12,780	1.7	1.5	-8.7
Financial services	93,985	94,145	7.4	7.0	0.2	41,008	38,646	5.0	4.5	-5.8
Other business services	35,656	37,383	2.8	2.8	4.8	26,186	27,390	3.2	3.2	4.6
Public and community services	21,332	23,020	1.7	1.7	7.9	16,710	17,465	2.0	2.0	4.5
<b>Private individuals</b>	<b>487,214</b>	<b>522,582</b>	<b>38.5</b>	<b>39.0</b>	<b>7.3</b>	<b>369,850</b>	<b>398,100</b>	<b>44.7</b>	<b>46.0</b>	<b>7.6</b>
<i>Of which: housing loans</i>	258,014	279,107	20.4	20.8	8.2	247,452	264,677	29.9	30.6	7.0
nonhousing loans	229,200	243,475	18.1	18.2	6.2	122,398	133,423	14.8	15.4	9.0
<b>Borrowers' activity abroad</b>	<b>147,882</b>	<b>159,585</b>	<b>11.7</b>	<b>11.9</b>	<b>7.9</b>	<b>78,283</b>	<b>82,135</b>	<b>9.5</b>	<b>9.5</b>	<b>4.9</b>
<b>Total</b>	<b>1,266,696</b>	<b>1,341,385</b>	<b>100.0</b>	<b>100.0</b>	<b>5.9</b>	<b>827,706</b>	<b>865,545</b>	<b>100.0</b>	<b>100.0</b>	<b>4.6</b>

<sup>a</sup> Includes balance-sheet and non-balance-sheet credit risk.

<sup>b</sup> 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.