Figure 1.38 **Outstanding Housing Loans and Outstanding Housing Loans 90 Days or More** Past Due^a, Total Banking System, 2011-15 NIS million NIS million 1,097 1,001 3,158 3,004 2,637 2,415 2,205 Outstanding loans in arrears 90 days or more, in respect of which a late payment arrangement has been signed Outstanding loans in arrears 90 days or more, in respect of which no late payment arrangement has been signed Total outstanding housing loans (right scale)

^a Loans for which the allowance is calculated by the duration past due.

SOURCE: Published financial statements and reports to the Banking Supervision Department.