

Table 7
Indices of credit portfolio quality of the five banking groups, 2013 to 2019
(percent)

	Year	Year	Leumi	Hapoalim
Annual loan loss provision as a share of total balance-sheet credit to the public ^a	2014	31/12/2014	0.18	0.16
	2015	31/12/2015	0.08	0.17
	2016	31/12/2016	-0.05	0.10
	2017	31/12/2017	0.06	0.11
	2018	31/12/2018	0.18	0.21
	Jun-19 ^b	30/06/2019	0.19	0.30
Net write-offs as a share of total balance-sheet credit to the public	2014	31/12/2014	0.12	0.06
	2015	31/12/2015	0.20	0.08
	2016	31/12/2016	0.00	0.20
	2017	31/12/2017	0.14	0.23
	2018	31/12/2018	0.09	0.19
	Jun-19 ^b	30/06/2019	0.19	0.15
Allowance for credit losses as a share of total balance-sheet credit to the public	2014	31/12/2014	1.55	1.56
	2015	31/12/2015	1.38	1.56
	2016	31/12/2016	1.32	1.49
	2017	31/12/2017	1.20	1.36
	2018	31/12/2018	1.24	1.31
	Jun-19	30/06/2019	1.20	1.37
Problematic loans as a share of total balance-sheet credit to the public	2014	31/12/2014		
	2015	31/12/2015	3.14	3.43
	2016	31/12/2016	2.90	2.77
	2017	31/12/2017	2.48	2.36
	2018	31/12/2018	2.46	2.30
	Jun-19	30/06/2019	2.21	2.50
Impaired loans and non-impaired loans 90 days or more past due as a share of total balance-sheet credit to the public	2014	31/12/2014	2.23	2.74
	2015	31/12/2015	1.83	2.19
	2016	31/12/2016	1.75	1.76
	2017	31/12/2017	1.41	1.27
	2018	31/12/2018	1.36	1.23
	Jun-19	30/06/2019	1.25	1.30
Allowance for credit losses as a share of impaired loans and non-impaired loans more than 90 days past due	2014	31/12/2014	69.6	56.9
	2015	31/12/2015	75.5	71.3
	2016	31/12/2016	75.0	84.9
	2017	31/12/2017	85.3	107.5
	2018	31/12/2018	91.4	106.5
	Jun-19	30/06/2019	95.4	105.2
Impaired loans and non-impaired loans 90 days or more past due, net, as a share of total equity	2014	31/12/2014	6.1	10.0
	2015	31/12/2015	4.1	5.4
	2016	31/12/2016	3.7	2.1
	2017	31/12/2017	1.7	-0.7
	2018	31/12/2018	0.9	-0.6

Jun-19 30/06/2019 0.4 -0.5

^a Until December 2010, net credit to the public was used. From 2011, gross credit to the public.

^b In annual terms.

SOURCE: Based on published financial statements.

to September 2018

Discount	Mizrahi-Tefahot	First International	The five groups
0.13	0.12	0.13	0.15
0.15	0.13	0.02	0.12
0.33	0.12	0.10	0.10
0.38	0.11	0.15	0.14
0.32	0.16	0.19	0.21
0.32	0.18	0.14	0.24
0.24	0.10	0.05	0.11
0.12	0.09	0.14	0.13
0.27	0.09	0.09	0.12
0.39	0.09	0.17	0.20
0.25	0.11	0.16	0.15
0.25	0.13	0.09	0.17
1.68	0.90	1.25	1.44
1.59	0.87	1.12	1.36
1.50	0.83	1.08	1.29
1.40	0.81	1.03	1.19
1.36	0.80	1.02	1.18
1.33	0.80	1.03	1.18
3.54	1.38	2.39	2.91
3.55	1.44	2.29	2.64
2.80	1.39	1.78	2.23
2.23	1.52	1.89	2.15
2.25	1.66	1.81	2.16
2.69	1.20	1.54	2.22
2.60	1.14	1.36	1.89
2.37	0.95	1.04	1.64
1.68	1.02	0.95	1.30
1.24	1.23	0.83	1.24
1.23	1.28	0.89	1.24
62.4	75.4	81.6	64.7
61.1	76.5	82.6	71.7
63.4	87.7	104.3	78.8
83.2	79.8	108.5	91.8
110.0	65.2	122.3	95.4
107.6	62.5	115.3	94.9
9.0	3.8	2.7	7.3
9.6	3.5	2.4	5.1
8.3	1.5	-0.5	3.2
2.7	2.6	-0.8	1.0
-1.2	5.5	-1.9	0.5

-0.9

5.9

-1.4

0.5
