

Table 7
Measures of credit risk by industry, five major banking groups, December 2012 and June 2013

Principal industries	Impaired credit as a share of total balance-sheet credit to the public		Ratio of loan loss provision to total balance-sheet credit to the public		Ratio of net write-offs to total balance-sheet credit to the public		Ratio of credit loss allowance to total balance-sheet credit to the public		Coverage ratio: the ratio between credit loss allowance to total impaired credit to the public	
	12/2012	6/2013	12/2012	6/2013	12/2012	6/2013	12/2012	6/2013	12/2012	6/2013
	(Percent)									
Borrowers' activity in Israel	2.87	2.53	0.39	0.26	0.29	0.41	1.68	1.61	58.7	63.5
Business sector	5.00	4.59	0.60	0.20	0.42	0.37	2.15	2.13	43.0	46.5
Agriculture	2.77	3.10	-0.22	-0.11	-1.30	-0.04	1.81	1.70	65.1	54.8
Manufacturing	5.16	5.23	0.47	0.31	0.49	0.28	2.63	2.55	50.90	48.8
Construction and real estate	7.48	6.72	-0.18	0.09	0.51	-0.13	2.33	2.52	31.1	37.6
<i>Of which: Construction</i>	9.53	8.00	-0.11	0.01	0.32	-0.13	3.00	3.07	31.5	38.4
<i>Of which: Real Estate</i>	5.78	5.56	-0.24	0.16	0.66	-0.13	1.78	2.03	30.7	36.5
Electricity and water	1.13	1.06	-0.18	-0.09	0.12	0.09	0.24	0.20	21.5	19.1
Commerce	3.00	2.58	1.00	0.50	0.41	0.54	2.11	2.07	70.3	36.5
Tourism	8.15	8.62	0.08	-0.11	-0.02	0.11	1.39	1.27	17.0	14.8
Transport and storage	3.48	3.23	1.02	-0.01	0.10	0.05	1.98	1.86	56.8	57.7
Communications and computer services	3.39	3.75	-0.25	0.86	-0.17	-0.12	1.26	1.89	37.1	50.5
Financial services	5.28	4.06	2.71	-9.00	0.89	1.93	2.85	2.42	54.0	59.7
Other business services	1.86	2.80	0.15	0.29	0.16	0.40	1.49	1.56	80.4	55.8
Public and community services	2.63	1.18	0.48	0.04	0.43	0.40	0.76	0.52	28.9	44.2
Private individuals	0.42	0.33	0.16	0.33	0.14	0.46	1.15	1.05		
Housing loans	0.01	0.00	0.02	0.34	0.00	0.33	0.87	0.84		
Non-housing loans	1.22	0.98	0.43	0.31	0.41	0.70	1.69	1.46		
Borrowers' activity abroad	5.73	5.73	0.55	0.71	0.51	0.53	2.08	2.27		

SOURCE: Published financial statements and Banking Supervision Department calculations.