

Table 1.15
Credit quality indices, by principle industry, the five banking groups, 2015 and 2016

(percent)

	Impaired loans to total balance-sheet credit to the industry		Loan loss provisions to total balance-sheet credit to the industry		Net write-offs to total balance-sheet credit to the industry		Allowance for credit losses to total balance- sheet credit to the industry		Coverage ratio: Allowance for credit losses to impaired loans to the industry	
	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016
Borrowers' activity in Israel	1.6	1.4	0.13	0.10	0.12	0.11	1.53	1.47	94.2	105.8
Business Sector	3.2	2.7	0.10	-0.12	0.04	-0.01	2.19	2.05	69.1	76.0
Agriculture	1.7	2.1	0.33	0.33	-0.19	0.07	1.66	1.84	99.0	86.0
Manufacturing	3.5	3.0	2.71	2.74	-0.26	-0.43	2.71	2.74	78.4	90.1
Mining and quarrying	0.0	4.6	0.37	2.58	0.00	-0.09	0.37	2.58		
Construction and real estate	3.3	2.9	-0.24	-0.74	-0.22	-0.37	2.38	2.02	71.24	70.21
<i>Of which</i> : Construction	3.1	3.0	-0.19	-0.32	-0.27	-0.27	2.44	2.35	78.8	78.2
Real estate	3.6	2.7	-0.30	-1.15	-0.18	-0.47	2.33	1.69	65.3	61.8
Electricity and water	0.1	2.5	-0.01	0.12	-0.01	0.06	0.81	1.19	909.1	46.7
Commerce	3.6	1.9	1.07	0.81	0.55	0.72	2.85	2.70	79.4	138.8
Tourism	4.0	3.5	0.27	-0.16	0.26	-0.16	1.02	1.07	25.8	30.7
Transportation and storage	3.1	1.5	-0.10	-0.11	-0.08	-0.12	0.91	0.85	29.7	57.9
Communications and computer services	14.4	11.2	1.50	0.21	0.37	0.91	4.45	3.82	31.0	34.2
Financial services	1.7	3.2	-0.67	-0.41	-0.01	-0.32	1.71	1.56	100.4	49.1
Other business services	0.9	0.9	0.41	0.74	0.35	0.41	1.40	1.57	162.0	177.6
Public and community services	0.6	0.5	-0.17	0.17	0.04	0.08	0.72	0.77	124.7	153.3
Private individuals	0.2	0.2	0.16	0.28	0.18	0.22	0.94	0.96		
<i>Of which</i> : Housing loans	0.0	0.0	0.01	0.00	0.05	0.03	0.62	0.57		
Nonhousing loans	0.7	0.7	0.45	0.84	0.46	0.60	1.57	1.72		
Borrowers' activity abroad	1.96	1.84	0.00	0.09	0.25	0.23	0.25	0.23		

SOURCE: Banking Supervision Department based on published financial statements.