

Table 1.11
Supervisory Activity Segments^a - Balance-Sheet Balances and Performance Indices, the Five Banking Groups, Activity in Israel, 2018 and 2017^b

	Household ^c					Business ^d				Total activity in Israel ^e
	Housing	Credit cards	Other consumer	Total consumer	Total household	Small and micro businesses	Medium businesses	Large businesses	Total business	
2018										
(NIS million)										
Outstanding credit to the end of the reporting period	324,431	38,851	112,485	151,336	475,767	194,117	79,725	191,606	465,448	961,083
Balance of deposits to the end of the reporting period	-	94	548,781	548,875	548,875	189,612	79,284	146,183	415,079	1,140,384
Balance of risk assets to the end of the reporting period	189,714	33,969	108,054	142,023	331,737	190,059	97,726	233,379	521,164	973,217
Net profit	1,507	494	-961	-467	1,040	2,256	1,244	2,575	6,075	9,817
(percent)										
Outstanding impaired debt and debt more than 90 days past due divided by outstanding credit	0.99	0.23	1.42	1.12	1.03	1.73	0.81	1.09	1.31	1.20
Return on assets (net profit divided by the average balance of assets)	0.48	1.36	-0.86	-0.32	0.23	1.21	1.65	1.41	1.37	0.70
Net interest margin (net interest income divided by the average balance of assets and liabilities)	2.25	4.15	2.41	2.51	2.43	3.99	2.94	2.37	3.18	2.06
Loan loss provisions divided by the credit balance to the end of the period	0.04	0.66	0.85	0.80	0.28	0.50	-0.27	-0.07	0.13	0.20
2017										
(NIS million)										
Outstanding credit to the end of the reporting period	304,847	37,649	111,379	149,028	453,875	182,864	74,348	174,837	432,049	905,837
Balance of deposits to the end of the reporting period	-	87	511,847	511,934	511,934	166,332	74,454	146,430	387,216	1,106,033
Balance of risk assets to the end of the reporting period	177,122	33,310	107,396	140,706	317,828	181,452	92,996	217,658	492,106	929,257
Net profit	1,200	424	-825	-401	799	1,884	1,082	2,899	5,865	9,014
(percent)										
Outstanding impaired debt and debt more than 90 days past due divided by outstanding credit	0.94	0.14	1.42	1.10	0.99	1.76	1.43	1.61	1.64	1.32
Return on assets (net profit divided by the average balance of assets)	0.40	1.18	-0.75	-0.28	0.18	1.07	1.51	1.75	1.42	0.67
Net interest margin (net interest income divided by the average balance of assets and liabilities)	1.98	3.57	2.26	2.35	2.23	4.05	2.70	2.33	3.14	1.95
Loan loss provisions divided by the credit balance to the end of the period	0.00	0.51	0.94	0.83	0.28	0.60	-0.29	-0.56	-0.02	0.12
Credit activity divided by the average balance of credit	0.87	1.96	4.90	4.09	1.97	3.54	2.41	1.97	2.70	2.88
Deposit activity divided by the average of deposits			0.27	0.27	0.27	0.20	0.18	0.13	0.17	-0.08
Average cost (operational expenses divided by average balance of assets and liabilities)	0.83	10.58	3.57	4.08	3.10	3.76	1.97	1.18	2.39	2.15
Operating loss divided by the average balance of assets and liabilities	0.63	-1.39	2.39	2.12	1.67	1.78	0.54	-0.11	0.79	0.74
Operating efficiency ratio (operating costs divided by total gross income)	42.62	68.88	106.25	96.51	87.56	63.44	48.78	33.51	51.83	64.89
Loan loss provisions divided by the average balance of assets and liabilities	0.01	0.70	0.34	0.36	0.26	0.40	-0.18	-0.70	-0.15	0.05

^a Beginning with the financial statement for the first quarter of 2016, the banks are required to prepare disclosures for the supervisory activity segments according to the new rules adapted to the new, uniform and comparable definitions set out by the Banking Supervision Department, which are mainly based on the classification of customers by their volume of activity. There are also additional requirements for separate disclosure for the institutional investors segment and for the financial management segment, as well as for disclosures of balance-sheet balances to the end of the reporting period (credit and deposits) and balances of impaired credit and nonimpaired credit 90 days past due. The implementation of the Directive had no material effect on the banks' financial statements, other than the manner of presentation and disclosure.

^b Beginning with the financial statements for the first quarter of 2018, Discount Bank reclassified the business segments, which led to an increase in the number of borrowers in the large business segment.

^c Activity in Israel only.

^d Micro business - Volume of activity totaling less than NIS 10 million; Small business - Volume of activity totaling between NIS 10 million and NIS 50 million; Medium business - Volume of activity totaling between NIS 50 and NIS 250 million; Large business - Volume of activity totaling over NIS 250 million.

^e Including institutional entities, the financial management segment, and the "others" segment.

SOURCE: Based on published financial statements and reports to the Banking Supervision Department.