

Table 1.16
Indices of credit portfolio quality of the five banking groups, 2010 to 2015
(percent)

	Year	Leumi	Hapoalim	Discount	Mizrahi Tefahot	First International	Five groups
Loan loss provision to total balance-sheet credit to the public	2011	0.30	0.48	0.65	0.28	0.14	0.39
	2012	0.50	0.39	0.61	0.21	0.20	0.41
	2013	0.11	0.34	0.49	0.21	0.14	0.25
	2014	0.18	0.16	0.13	0.12	0.13	0.15
	2015	0.08	0.17	0.15	0.13	0.02	0.12
	2016	-0.05	0.10	0.33	0.12	0.10	0.10
Net write-offs to total balance-sheet credit to the public	2012	0.47	0.38	0.51	0.26	0.24	0.39
	2013	0.21	0.38	0.42	0.40	0.13	0.32
	2014	0.12	0.06	0.24	0.10	0.05	0.11
	2015	0.20	0.08	0.12	0.09	0.14	0.13
	2016	0.00	0.20	0.27	0.09	0.09	0.12
Allowance for credit losses to total balance-sheet credit to the public	2011	1.62	1.64	1.67	1.35	1.33	1.57
	2012	1.68	1.61	1.74	1.22	1.22	1.56
	2013	1.59	1.54	1.81	0.94	1.19	1.46
	2014	1.55	1.56	1.68	0.90	1.25	1.44
	2015	1.38	1.56	1.59	0.87	1.12	1.36
	2016	1.33	1.49	1.50	0.83	1.08	1.29
Problematic loans to total balance-sheet credit to the public	2013	4.42	6.05	5.73	1.99	3.50	4.62
	2014	3.96	4.46	4.84	1.38	3.45	3.75
	2015	3.14	3.43	3.54	1.38	2.39	2.91
	2016	2.90	2.77	3.55	1.44	2.29	2.64
Impaired loans and non-impaired loans 90 days or more past due to total balance-sheet credit to the public	2011	3.26	3.74	5.19	2.57	2.02	3.49
	2012	3.54	3.79	5.11	2.55	2.11	3.57
	2013	2.81	3.54	3.71	1.70	1.83	2.89
	2014	2.23	2.70	2.69	1.20	1.50	2.20
	2015	1.83	2.19	2.60	1.14	1.36	1.89
	2016	1.75	1.76	2.37	0.95	1.04	1.64
Allowance for credit losses to impaired loans and non-impaired loans more than 90 days past due	2011	49.5	43.7	32.1	52.6	66.1	44.9
	2012	47.3	42.5	34.1	47.9	57.7	43.6
	2013	56.4	43.6	48.7	55.4	65.0	50.5
	2014	69.6	57.8	62.4	75.4	83.7	65.2
	2015	75.5	71.3	61.1	76.5	82.6	71.7
	2016	76.0	84.9	63.4	87.7	104.3	78.8

SOURCE: Banking Supervision Department based on published financial statements.