

Table 1.12
Indices of balance-sheet credit quality, by principal industry, the five banking groups, 2017 and 2018
(percent)

	Impaired loans as a share of total balance-sheet credit to the industry		Loan loss provisions as a share of total balance-sheet credit to the industry		Net write-offs as a share of total balance-sheet credit to the industry		Allowance for credit losses as a share of total balance-sheet credit to the industry		Coverage ratio: Allowance for credit losses as a share of impaired loans to the industry	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
Borrowers' activity in Israel	1.1	0.9	0.14	0.22	0.19	0.16	1.35	1.33	127.9	144.9
Business Sector	1.9	1.6	-0.01	0.15	0.16	0.10	1.78	1.72	94.5	108.9
Agriculture	1.6	1.1	0.03	-0.45	-0.03	-0.26	1.80	1.39	112.5	121.7
Manufacturing	2.3	2.5	2.49	2.67	0.07	-0.12	2.49	2.67		104.9
Mining and quarrying	0.7	0.3	0.84	0.82	-1.26	0.03	0.84	0.82		
Construction and real estate	2.1	1.9	-0.58	-0.24	-0.41	-0.25	1.68	1.52	78.69	90.46
<i>Of which:</i> Construction	2.1	1.6	-0.23	-0.08	-0.17	-0.16	1.88	1.67	91.6	105.6
Real estate	2.2	1.8	-0.98	-0.43	-0.68	-0.36	1.45	1.32	65.0	73.7
Electricity and water	2.7	2.0	0.48	0.16	0.11	0.09	1.60	1.57	58.4	77.8
Commerce	1.7	1.3	0.73	0.32	1.10	0.47	2.44	2.15	142.5	161.6
Tourism	3.0	2.4	0.49	0.65	0.41	0.28	1.10	1.49	36.9	61.7
Transportation and storage	1.6	1.1	0.45	0.44	0.28	0.31	0.95	1.07	58.5	93.7
Communications and computer services	6.2	3.5	2.55	2.13	3.16	1.69	3.37	3.76	54.5	108.3
Financial services	0.9	1.0	-0.94	-0.05	-0.75	-0.01	1.14	1.07	127.0	104.0
Other business services	0.8	1.0	0.61	0.75	0.51	0.56	1.51	1.61	195.3	161.4
Public and community services	0.5	0.5	0.18	0.18	0.13	0.08	0.75	0.80	161.1	156.4
Private individuals	0.3	0.3	0.27	0.28	0.22	0.22	0.95	0.97		
<i>Of which:</i> Housing loans	0.0	0.0	0.00	0.04	0.01	0.01	0.54	0.53		
Nonhousing loans	0.9	0.9	0.84	0.81	0.66	0.69	1.84	1.93		
Borrowers' activity abroad	1.81	1.40	0.06	0.12	0.25	0.03	0.25	0.03		

SOURCE: Based on published financial statements.