

Table 6
Outstanding credit to the public, by principal industries, the five banking groups, December 2018 and June 2019

	Total balance of credit risk ^a					Balance-sheet credit ^b (debts)				
	Balance		Distribution of credit to the public		Change in credit ^c Jun-19	Balance		Distribution of credit to the public		Change in credit ^c Jun-19
	Dec-18	Jun-19	Dec-18	Jun-19		Dec-18	Jun-19	Dec-18	Jun-19	
	(NIS million)		(percent)	(percent)	(NIS million)		(percent)	(percent)		
Construction and real estate - construction	174,862	184,198	11.8	12.3	10.7	79,293	83,503	7.8	8.1	10.6
Construction and real estate - real estate activity	73,170	76,692	4.9	5.1	9.6	62,746	64,706	6.2	6.2	6.2
Financial services	102,739	114,964	6.9	7.7	23.8	49,106	57,662	4.8	5.6	34.8
Other Commerce						255,077	261,890			
Total Commerce	716,607	747,476	48.4	49.8	8.6	446,222	467,761	43.9	45.1	9.7
Private individuals - housing loans	354,240	369,561	23.9	24.6	8.7	334,075	346,078	32.8	33.4	7.2
Private individuals - other	253,244	236,302	17.1	15.7	-13.4	148,995	141,129	14.6	13.6	-10.6
Total borrowers' activity in Israel	1,324,091	1,353,339	89.4	90.2	4.4	929,292	954,968	91.4	92.1	5.5
Total borrowers' activity abroad	156,278	147,708	10.6	9.8	-11.0	87,902	81,481	8.6	7.9	-14.6
Total	1,480,369	1,501,047	100.0	100.0	2.8	1,017,194	1,036,449	100.0	100.0	3.8

^a Includes balance-sheet and non-balance-sheet credit risk.

^b Includes credit to the public, excludes bonds and securities borrowed or purchased under reverse repurchase agreements.

^c In annual terms.

SOURCE: Banking Supervision Department based on published financial statements.