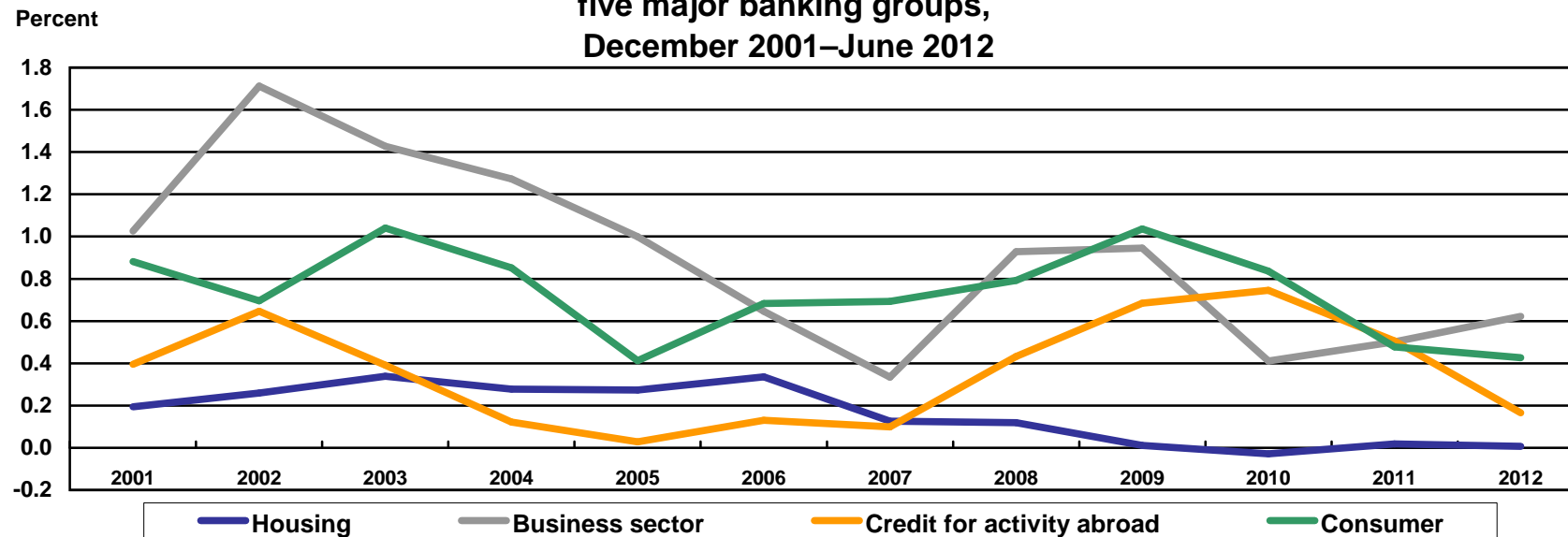


Figure 5
Ratio of annual loan loss provision to total balance sheet credit by industry^{a, b, c},
five major banking groups,
December 2001–June 2012



^a Credit to the business sector, housing credit, and consumer credit are only in respect of activity in Israel.

^b Credit in respect of activity abroad includes corporate credit and credit to individuals.

^c The June 2012 calculation has been annualized.

SOURCE: published financial statements.