

Table 6

Distribution of outstanding credit to the public by principal industries, the five major banking groups, December 2012^a and June 2013

Principal industries	Total balance of credit risk ^b					Balance-sheet credit to the public (debts) ^c				
	Gross Balance		Distribution of credit balance		Change in credit balance	Gross Balance		Distribution of credit balance		Change in credit balance
	12/2012	6/2013	12/2012	6/2013	6/2013	12/2012	6/2013	12/2012	6/2013	6/2013
	(NIS million)		(Percent)		(Percent)	(NIS million)		(Percent)		(Percent)
Borrowers' activity in Israel	1,088,004	1,102,655	87.6	88.1	2.7	732,593	735,034	89.5	90.2	0.7
Business sector	631,853	629,281	50.9	50.3	-0.8	391,901	380,304	47.9	46.7	-5.9
Agriculture	7,400	7,223	0.6	0.6	-4.8	5,982	5,701	0.7	0.7	-9.4
Manufacturing	109,933	108,007	8.9	8.6	-3.5	65,457	64,727	8.0	7.9	-2.2
Construction and real estate	203,943	203,314	16.4	16.2	-0.6	111,252	108,601	13.6	13.3	-4.8
<i>Of which: Construction</i>	134,856	137,364	10.9	11.0	3.7	50,328	51,472	6.1	6.3	4.5
<i>Of which: Real Estate</i>	69,087	65,950	5.6	5.3	-9.1	60,924	57,129	7.4	7.0	-12.5
Electricity and water	19,613	20,451	1.6	1.6	8.5	8,263	8,434	1.0	1.0	4.1
Commerce	81,213	83,504	6.5	6.7	5.6	61,993	62,678	7.6	7.7	2.2
Tourism	14,172	14,349	1.1	1.1	2.5	12,453	12,629	1.5	1.5	2.8
Transport and storage	20,220	19,646	1.6	1.6	-5.7	16,038	15,362	2.0	1.9	-8.4
Communications and computer services	22,373	22,303	1.8	1.8	-0.6	16,262	15,578	2.0	1.9	-8.4
Financial services	96,122	93,834	7.7	7.5	-4.8	51,821	44,733	6.3	5.5	-27.4
Other business services	35,205	35,395	2.8	2.8	1.1	25,553	25,185	3.1	3.1	-2.9
Public and community services	21,659	21,255	1.7	1.7	-3.7	16,827	16,676	2.1	2.0	-1.8
Private individuals	456,151	473,374	36.7	37.8	7.6	340,692	354,730	41.6	43.5	8.2
<i>Of which: Housing loans</i>	237,034	247,010	19.1	19.7	8.4	226,195	236,225	27.6	29.0	8.9
<i>Of which: Non-housing loans</i>	219,117	226,364	17.6	18.1	6.6	114,497	118,505	14.0	14.5	7.0
Borrowers' activity abroad	153,457	148,735	12.4	11.9	-6.2	86,063	79,902	10.5	9.8	-14.3
Total	1,241,461	1,251,390	100.0	100.0	1.6	818,656	814,936	100	100	-0.9

^a The data for June 2012 is presented in annual terms.

^b Includes balance-sheet and off-balance-sheet credit risk.

^c Includes outstanding credit to the public, other than bonds and securities borrowed or purchased under reverse repurchase agreements.

SOURCE: Published financial statements and Banking Supervision Department calculations.