

Table 1.9
Principal housing loan market indicators, total banking system, 2005–14

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Year-end balance of housing loans (NIS million)	124,189	126,057	136,994	154,123	172,033	200,237	224,756	246,590	268,547	287,336
Rate of change		2%	9%	13%	12%	16%	12%	10%	9%	7%
Year-end balance of loans for the purchase of residential property (NIS million)	110,734	111,710	122,210	138,491	155,843	180,145	203,960	223,519	245,092	264,216
Rate of change		1%	9%	13%	13%	16%	13%	10%	10%	8%
Year-end balance of loans secured by a residential property ^a (NIS million)	13,455	14,347	14,784	15,632	16,191	20,093	20,796	23,071	23,455	23,120
Rate of change		7%	3%	6%	4%	24%	3%	11%	2%	-1%
Average monthly volume of new loans for the purchase of residential property (NIS million)	1,717	1,409	2,044	2,512	2,885	3,932	3,727	3,887	4,309	4,301
Floating-rate unindexed segment (NIS million)	374	436	725	1,202	1,737	1,980	1,376	1,169	1,557	1,504
Fixed-rate unindexed segment (NIS million)	2	13	20	14	22	70	183	396	638	958
Floating-rate indexed segment (NIS million)	273	341	452	776	678	1,229	1,476	1,618	1,418	810
Fixed-rate indexed segment (NIS million)	909	474	740	448	336	464	490	584	598	951
Floating rate foreign currency segment (NIS million)	158	145	100	60	110	189	200	116	96	77
Average weighted interest rate on loans for the purchase of residential property	4.5%	5.4%	4.6%	4.1%	2.2%	2.5%	3.3%	3.0%	2.7%	2.4%
Floating interest rate in the unindexed segment	4.8%	6.2%	4.8%	4.4%	1.7%	2.6%	3.8%	3.4%	2.7%	1.9%
Fixed interest rate in the unindexed segment	6.9%	7.2%	6.6%	7.1%	5.4%	5.5%	5.7%	4.8%	4.2%	3.8%
Floating interest rate in the indexed segment	4.2%	5.0%	4.4%	3.7%	2.7%	2.2%	2.8%	2.6%	2.1%	2.1%
Fixed interest rate in the indexed segment	4.3%	4.8%	4.2%	3.8%	3.1%	2.6%	2.8%	2.4%	2.2%	2.3%
Floating interest rate in the foreign currency segment	5.1%	6.1%	6.3%	5.0%	2.8%	2.8%	3.0%	3.0%	2.7%	2.6%
Average monthly number of loans granted for the purchase of residential property						7,060	6,593	6,642	7,196	7,175
Average loan size in shekels						557,842	565,800	582,263	597,509	599,165

^aNot for residential purposes.

SOURCE: Based on reports to the Banking Supervision Department.