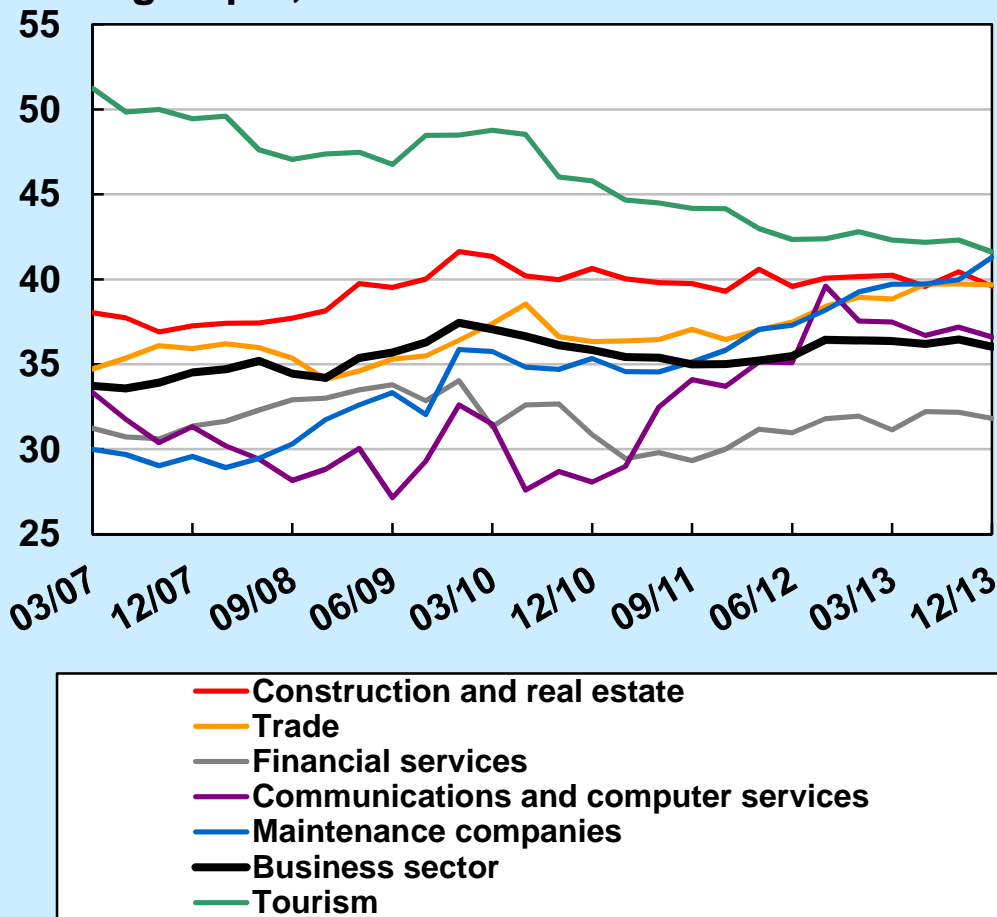


Figure 1.13
Average credit risk rating by principal industries at the five major banking groups^a, March 2007 to December 2013



^a Within the context of reports to the Banking Supervision Department, banking corporations rate the credit risk of companies whose outstanding indebtedness exceeds NIS 20 million. Since the rating scales reported by the banks differ from bank to bank, we constructed a standard rating scale for all five major banking groups, with values ranging from 0 to 100. The lower the reported value, the higher the quality of the company's credit.

SOURCE: Reports to the Banking Supervision Department.