

Table 4

Measures of credit risk by industry, five major banking groups, December 2011 and June 2012

Principal industries	Impaired loans to total balance-sheet credit		Loan-loss provision to total balance-sheet credit ^a		Write-offs to total balance-sheet credit ^a		Allowance for credit losses to total balance-sheet credit	
	12/2011	6/2012	12/2011	6/2012	12/2011	6/2012	12/2011	6/2012
	(Percent)							
Business sector	4.3	4.4	0.50	0.62	1.02	0.68	1.96	1.97
Agriculture	2.9	2.7	-0.75	-0.65	2.25	-2.06	1.71	1.70
Manufacturing	4.7	4.4	0.00	0.44	1.41	1.02	2.56	2.30
Construction and real estate ^b	5.9	5.7	1.42	-0.34	2.00	0.85	2.80	2.38
<i>Of which</i> : Purchase groups	0.0	0.0	0.06	0.00	0.00	0.00	0.28	0.19
Electricity and water	0.9	0.8	0.13	0.14	0.77	0.22	0.73	0.56
Commerce	2.7	2.5	0.50	1.17	-0.12	0.66	1.53	1.89
Tourism ^c	11.7	10.0	-0.53	-0.25	0.97	0.32	1.89	1.50
Transport and storage	1.4	3.1	0.06	1.32	0.53	0.01	0.83	1.56
Communications and computer services	2.0	1.5	-0.88	-0.37	-0.15	-0.09	1.12	1.01
Financial services	4.4	5.4	0.31	2.75	0.57	1.17	1.31	2.02
Other business services	1.6	3.5	0.70	0.70	0.45	0.24	1.59	1.70
Public and community services	2.2	2.0	0.27	0.15	0.79	0.13	0.78	0.83
Private individuals	0.4	0.4	0.18	0.15	0.22	0.17	1.31	1.24
<i>Of which</i> : Housing loans	0.0	0.0	0.02	0.01	0.08	0.05	1.01	0.94
Non-housing loans	1.2	1.2	0.48	0.43	0.48	0.38	1.85	1.80
Borrowers' activity abroad	4.7	4.0	0.51	0.17	0.77	0.49	1.78	1.51
Total	2.9	2.8	0.38	0.38	0.68	0.46	1.69	1.63

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

^b The method of calculating the industry figures is not the same as that used for the industry indebtedness limitation.

^c Hotels, food services, and hospitality.

SOURCE: Published financial statements.