

Table 8
Supervisory Activity Segments^{a,b} - Balance-Sheet Balances and Performance Indices, the Five Banking Groups,
March 2018, December 2018, and March 2019

	Households			Business ^c				Total activity in Israel ^d
	Housing	Other consumer	Total household	Small and micro businesses	Medium businesses	Large businesses	Total business	
June 2019								
(NIS million)								
Outstanding credit to the end of the reporting period	335,308	110,386	477,335	197,374	79,998	206,008	483,380	968,697
Balance of deposits to the end of the reporting period	--	453,825	453,846	196,792	79,043	141,284	417,119	#####
Balance of risk assets to the end of the reporting period	195,348	105,864	330,818	194,052	99,763	246,804	540,619	980,669
Net profit	875	-243	811	1,209	571	1,242	3,022	5,811
(percent)								
Outstanding impaired debt and debt more than 90 days past due divided by outstanding credit	1.01	1.43	1.05	1.78	1.13	1.04	1.36	1.24
Return on assets (net profit divided by the average balance of assets) ^e	0.53	-0.44	0.35	1.25	1.47	1.25	1.28	0.81
Net interest margin (net interest income divided by the average balance of assets and liabilities) ^e	2.34	2.65	2.58	4.00	3.02	2.34	3.19	2.15
Loan loss provisions divided by the credit balance to the end of the period ^f	0.03	0.66	0.20	0.52	0.19	0.12	0.29	0.24
December 2018								
(NIS million)								
Outstanding credit to the end of the reporting period	323,937	111,648	474,100	194,117	79,725	191,606	465,448	961,083
Balance of deposits to the end of the reporting period	--	449,805	449,899	189,612	79,284	146,183	415,079	#####
Balance of risk assets to the end of the reporting period	189,303	106,028	329,047	190,059	97,726	233,379	521,164	973,217
Net profit	1,502	-751	1,235	2,243	1,248	2,585	6,076	9,817
(percent)								
Outstanding impaired debt and debt more than 90 days past due divided by outstanding credit	0.93	1.39	0.98	1.66	1.08	1.21	1.38	1.18
Return on assets (net profit divided by the average balance of assets) ^e	0.97	-0.68	0.27	1.20	1.66	1.41	1.37	0.70
Net interest margin (net interest income divided by the average balance of assets and liabilities) ^e	2.25	2.65	2.58	3.99	2.94	2.37	3.18	2.06
Loan loss provisions divided by the credit balance to the end of the period ^f	0.04	0.85	0.28	0.50	-0.28	-0.07	0.13	0.20
June 2018								
(NIS million)								
Outstanding credit to the end of the reporting period	313,286	111,819	462,767	187,377	74,119	185,237	446,733	930,466
Balance of deposits to the end of the reporting period	--	430,524	430,618	182,220	72,238	135,303	389,761	#####
Balance of risk assets to the end of the reporting period	181,155	105,372	320,946	181,926	95,430	237,700	515,056	962,553
Net profit	720	-368	603	1,083	639	1,202	2,924	4,625
(percent)								
Outstanding impaired debt and debt more than 90 days past due divided by outstanding credit	1.02	1.43	1.06	1.79	0.87	1.13	1.36	1.24
Return on assets (net profit divided by the average balance of assets) ^e	0.47	-0.66	0.27	1.17	1.81	1.33	1.34	0.66
Net interest margin (net interest income divided by the average balance of assets and liabilities) ^e	2.20	2.58	2.51	3.96	2.88	2.32	3.14	2.05
Loan loss provisions divided by the credit balance to the end of the period ^f	0.03	0.80	0.26	0.50	-0.48	0.00	0.13	0.20

^a Beginning with the financial statement for the first quarter of 2016, the banks are required to prepare disclosures for the supervisory activity segments according to the new rules adapted to the new, uniform and comparable definitions set out by the Banking Supervision Department, which are mainly based on the classification of customers by their volume of activity. There are also additional requirements for separate disclosure for the institutional investors segment and for the financial management segment, as well as for disclosures of balance-sheet balances to the end of the reporting period (credit and deposits) and balances of impaired credit and nonimpaired credit 90 days past due. The implementation of the Directive had no material effect on the banks' financial statements, other than the manner of presentation and disclosure.

^b Activity in Israel only.

^c Micro business - Volume of activity totaling less than NIS 10 million; Small business - Volume of activity totaling between NIS 10 million and NIS 50 million; Medium business - Volume of activity totaling between NIS 50 and NIS 250 million; Large business - Volume of activity totaling over NIS 250 million.

^d Including institutional entities, the financial management segment, and the "others" segment.

^e In annual terms.

SOURCE: Based on published financial statements and reports to the Banking Supervision Department.