

**Table 1.15**  
**Outstanding credit to the public, by principal industries,**  
**the five banking groups, 2014 and 2015**

	Total balance of credit risk <sup>a</sup>					Balance-sheet credit <sup>b</sup> (debts)				
	Balance		Distribution of credit to the public		Change in credit	Balance		Distribution of credit to the public		Change in credit
	2014	2015	2014	2015	2015	2014	2015	2014	2015	2015
	(NIS million)		(percent)		(percent)	(NIS million)		(percent)		(percent)
<b>Borrower activity in Israel</b>	<b>1,183,323</b>	<b>1,220,479</b>	<b>88.1</b>	<b>88.2</b>	<b>3.1</b>	<b>783,350</b>	<b>825,683</b>	<b>90.5</b>	<b>90.6</b>	<b>5.4</b>
<b>Business sector</b>	<b>660,437</b>	<b>659,321</b>	<b>49.2</b>	<b>47.6</b>	<b>-0.2</b>	<b>384,931</b>	<b>392,706</b>	<b>44.5</b>	<b>43.1</b>	<b>2.0</b>
Agriculture	7,397	7,645	0.6	0.6	3.4	5,873	5,838	0.7	0.6	-0.6
Manufacturing	106,919	97,618	8.0	7.1	-8.7	59,258	55,740	6.8	6.1	-5.9
Mining and quarrying	5,318	5,666	0.4	0.4	6.5	3,555	3,737	0.4	0.4	5.1
Construction and real estate	215,769	226,387	16.1	16.4	4.9	110,994	115,110	12.8	12.6	3.7
<i>Of which:</i> construction	149,068	156,312	11.1	11.3	4.9	53,757	54,969	6.2	6.0	2.3
real estate	66,701	70,075	5.0	5.1	5.1	57,237	60,141	6.6	6.6	5.1
Electricity and water	23,644	22,165	1.8	1.6	-6.3	12,001	12,275	1.4	1.3	2.3
Commerce	98,959	99,640	7.4	7.2	0.7	75,566	77,010	8.7	8.5	1.9
Tourism	17,037	17,235	1.3	1.2	1.2	14,371	14,990	1.7	1.6	4.3
Transport and storage	19,945	22,621	1.5	1.6	13.4	15,787	18,048	1.8	2.0	14.3
Communications and computer services	19,953	19,562	1.5	1.4	-2.0	13,174	11,839	1.5	1.3	-10.1
Financial services	95,683	87,635	7.1	6.3	-8.4	38,604	39,978	4.5	4.4	3.6
Other business services	29,178	31,417	2.2	2.3	7.7	19,793	21,293	2.3	2.3	7.6
Public and community services	20,635	21,730	1.5	1.6	5.3	15,955	16,848	1.8	1.8	5.6
<b>Private individuals</b>	<b>522,886</b>	<b>561,158</b>	<b>38.9</b>	<b>40.5</b>	<b>7.3</b>	<b>398,419</b>	<b>432,977</b>	<b>46.0</b>	<b>47.5</b>	<b>8.7</b>
<i>Of which:</i> housing loans	279,479	304,500	20.8	22.0	9.0	265,053	288,526	30.6	31.7	8.9
nonhousing loans	243,407	256,658	18.1	18.5	5.4	133,366	144,451	15.4	15.9	8.3
<b>Borrowers' activity abroad</b>	<b>159,722</b>	<b>163,949</b>	<b>11.9</b>	<b>11.8</b>	<b>2.6</b>	<b>82,169</b>	<b>85,549</b>	<b>9.5</b>	<b>9.4</b>	<b>4.1</b>
<b>Total</b>	<b>1,343,045</b>	<b>1,384,428</b>	<b>100.0</b>	<b>100.0</b>	<b>3.1</b>	<b>865,519</b>	<b>911,232</b>	<b>100.0</b>	<b>100.0</b>	<b>5.3</b>

<sup>a</sup> Includes balance-sheet and non-balance-sheet credit risk.

<sup>b</sup> Includes credit to the public, excludes bonds and securities borrowed or purchased under reverse repurchase agreements.

SOURCE: Banking Supervision Department based on published financial statements.