

Table 1.13
Indices of credit portfolio quality of the five banking groups, 2013–18

	(percent)						
	Year	Leumi	Hapoalim	Discount	Mizrabi- Tefahot	First International	The five groups
Loan loss provision as a share of total balance-sheet credit to the public	2013	0.05	0.17	0.25	0.10	0.07	0.13
	2014	0.09	0.08	0.07	0.06	0.06	0.08
	2015	0.04	0.09	0.07	0.07	0.01	0.06
	2016	-0.05	0.07	0.33	0.12	0.10	0.09
	2017	0.06	0.07	0.38	0.11	0.15	0.13
	2018	0.18	0.21	0.32	0.16	0.19	0.21
Net write-offs as a share of total balance-sheet credit to the public	2014	0.06	0.03	0.12	0.05	0.03	0.05
	2015	0.10	0.04	0.06	0.05	0.07	0.06
	2016	0.03	0.19	0.27	0.09	0.09	0.13
	2017	0.15	0.21	0.39	0.09	0.17	0.19
	2018	0.09	0.19	0.25	0.11	0.16	0.15
Allowance for credit losses as a share of total balance-sheet credit to the public	2013	0.79	0.77	0.90	0.47	0.59	0.73
	2014	0.78	0.79	0.84	0.45	0.63	0.72
	2015	0.69	0.80	0.79	0.44	0.56	0.68
	2016	1.32	1.56	1.50	0.83	1.08	1.31
	2017	1.18	1.36	1.40	0.81	1.03	1.18
	2018	1.24	1.31	1.36	0.80	1.02	1.18
Problematic loans as a share of total balance-sheet credit to the public	2015	1.57	1.75	1.77	0.69	1.19	1.47
	2016	2.90	2.89	3.55	1.44	2.29	2.67
	2017	2.72	2.37	2.80	1.39	1.78	2.30
	2018	2.46	2.30	2.23	1.52	1.89	2.15
Impaired loans and non-impaired loans 90 days or more past due as a share of total balance-sheet credit to the public	2013	1.41	1.77	1.86	0.85	0.92	1.45
	2014	1.12	1.37	1.34	0.60	0.75	1.11
	2015	0.92	1.12	1.30	0.57	0.68	0.95
	2016	1.75	1.84	2.37	0.95	1.02	1.66
	2017	1.60	1.31	1.68	1.02	0.92	1.36
	2018	1.36	1.23	1.24	1.23	0.83	1.24
Allowance for credit losses as a share of impaired loans and non-impaired loans more than 90 days past due	2013	56.4	43.6	48.7	55.4	65.0	50.5
	2014	69.6	57.8	62.4	75.4	83.7	65.2
	2015	75.5	71.3	61.1	76.5	82.6	71.7
	2016	75.0	84.9	63.4	87.7	106.1	78.6
	2017	74.0	103.2	83.2	79.8	112.2	86.7
	2018	91.4	106.5	110.0	65.2	122.3	95.4

SOURCE: Banking Supervision Department based on published financial statements.