

Table 1.6
Distribution of outstanding credit to the public by principal industries,
the five major banking groups, December 2011 and December 2012

Principal industries	Total balance of credit risk ^a					Balance-sheet credit to the public ^b (debts)				
	Balance		Distribution of credit to the public		Change in credit	Balance		Distribution of credit to the public		Change in credit
	2011	2012	2011	2012	2012	2011	2012	2011	2012	2012
	(NIS million)		(percent)	(percent)	(NIS million)		(percent)	(percent)		
Borrower activity in Israel	1,062,046	1,088,004	87.0	87.6	2.4	711,515	732,593	88.7	89.5	3.0
Business sector	632,938	631,853	51.9	50.9	-0.2	393,100	391,901	49.0	47.9	-0.3
Agriculture	7,626	7,400	0.6	0.6	-3.0	6,173	5,982	0.8	0.7	-3.1
Manufacturing	117,733	109,933	9.6	8.9	-6.6	69,511	65,457	8.7	8.0	-5.8
Construction and real estate	202,290	203,943	16.6	16.4	0.8	113,363	111,252	14.1	13.6	-1.9
Of which: Construction	126,512	134,856	10.4	10.9	6.6	47,900	50,328	6.0	6.1	5.1
Real estate	75,778	69,087	6.2	5.6	-8.8	65,463	60,924	8.2	7.4	-6.9
Electricity and water	13,921	19,613	1.1	1.6	40.9	6,013	8,263	0.8	1.0	37.4
Commerce	77,682	81,213	6.4	6.5	4.5	57,820	61,993	7.2	7.6	7.2
Tourism	14,585	14,172	1.2	1.1	-2.8	12,697	12,453	1.6	1.5	-1.9
Transport and storage	19,550	20,220	1.6	1.6	3.4	15,055	16,038	1.9	2.0	6.5
Communications and computer services	27,627	22,373	2.3	1.8	-19.0	18,023	16,262	2.2	2.0	-9.8
Financial services	97,120	96,122	8.0	7.7	-1.0	53,307	51,821	6.6	6.3	-2.8
Other business services	33,836	35,205	2.8	2.8	4.0	24,612	25,553	3.1	3.1	3.8
Public and community services	20,968	21,659	1.7	1.7	3.3	16,526	16,827	2.1	2.1	1.8
Private individuals	429,108	456,151	35.2	36.7	6.3	318,415	340,692	39.7	41.6	7.0
Of which: Housing loans	215,806	237,034	17.7	19.1	9.8	206,180	226,195	25.7	27.6	9.7
Non-housing loans	213,302	219,117	17.5	17.6	2.7	112,235	114,497	14.0	14.0	2.0
Borrowers' activity abroad	158,069	153,457	13.0	12.4	-2.9	90,196	86,063	11.3	10.5	-4.6
Total	1,220,115	1,241,461	100.0	100.0	1.7	801,711	818,656	100.0	100.0	2.1

^a Includes balance-sheet and non-balance-sheet credit risk.

^b Includes credit to the public, excludes bonds and securities borrowed or purchased under reverse repurchase agreements.

SOURCE: Banking Supervision Department based on published financial reports.