

Table 3

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

	Total credit to the public ^a					Balance-sheet credit to the public ^b				
	Gross Balance		Distribution of credit balance		Change in credit balance ^c	Gross Balance		Distribution of credit balance		Change in credit balance ^c
	12/2011	6/2012	12/2011	6/2012		12/2011	6/2012	12/2011	6/2012	
Principal industries	(NIS million)		(Percent)		(Percent)	(NIS million)		(Percent)		(Percent)
Business sector	633,065	638,949	52.6	52.0	1.9	406,950	406,845	49.2	48.4	-0.1
Agriculture	7,573	7,431	0.6	0.6	-3.8	6,128	5,831	0.7	0.7	-9.7
Manufacturing	117,629	118,776	9.8	9.7	2.0	72,119	72,117	8.7	8.6	-0.0
Construction and real estate ^d	200,192	202,888	16.6	16.5	2.7	112,010	113,196	13.5	13.5	2.1
<i>Of which</i> : Purchase groups	10,760	10,003	0.9	0.8	-14.1	3,225	3,176	0.4	0.4	-3.0
Electricity and water	13,929	15,764	1.2	1.3	26.3	6,999	7,320	0.8	0.9	9.2
Commerce	77,431	80,526	6.4	6.6	8.0	58,191	61,622	7.0	7.3	11.8
Tourism ^e	14,584	14,418	1.2	1.2	-2.3	12,724	12,633	1.5	1.5	-1.4
Transport and storage	19,611	19,812	1.6	1.6	2.0	15,379	15,721	1.9	1.9	4.4
Communications and computer services	27,277	25,883	2.3	2.1	-10.2	18,214	17,900	2.2	2.1	-3.4
Financial services	98,579	95,707	8.2	7.8	-5.8	62,351	57,414	7.5	6.8	-15.8
Other business services	35,300	36,867	2.9	3.0	8.9	26,270	26,743	3.2	3.2	3.6
Public and community services	20,960	20,877	1.7	1.7	-0.8	16,565	16,348	2.0	1.9	-2.6
Private individuals	427,883	444,428	35.5	36.2	7.7	318,717	329,245	38.5	39.1	6.6
<i>Of which</i> : Housing loans	214,712	225,070	17.8	18.3	9.6	206,180	215,125	24.9	25.6	8.7
Non-housing loans	213,171	219,358	17.7	17.9	5.8	112,537	114,120	13.6	13.6	2.8
Borrowers' activity abroad	142,841	144,502	11.9	11.8	2.3	102,152	105,038	12.3	12.5	5.7
Total	1,203,789	1,227,879	100.0	100.0	4.0	827,819	841,128	100	100	3.2

^a Includes outstanding credit to the public, investment in corporate bonds, other assets in respect of derivative instruments and credit risk in off-balance-sheet financial instruments, as calculated for the purpose of borrower indebtedness restrictions. The distribution of the credit balance is calculated based on borrowers' activity in Israel and abroad.

^b Includes investments in corporate bonds.

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

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

^e Hotels, food services, and hospitality.

SOURCE: Published financial statements.