

Table 1.21
The effect of quantity^a and price^b on interest income and expenses, Israel and abroad
the five banking groups, 2013 and 2014 (NIS million)

	2014								
	Quantity effect			Price effect			Net change		Contribution to net interest income
	Assets side	Liabilities side	Net	Assets side	Liabilities side	Net	Assets side	Liabilities side	
Credit to the public / deposits of the public in Israel	824	31	793	-6,230	-4,812	-1,418	-5,406	-4,781	-625
Credit to the public / deposits of the public abroad	-86	-13	-73	94	-54	-148	8	-67	75
Total credit to the public / deposits of the public	738	18	720	-6,136	-4,866	-1,270	-5,398	-4,848	-550
Other interest-bearing assets / liabilities in Israel	30	-115	145	-1,893	-1,859	-34	-1,863	-1,974	111
Other interest-bearing assets / liabilities abroad	-69	-64	-5	81	13	68	12	-51	63
Total other interest-bearing assets / liabilities	-39	-179	140	-1,812	-1,846	34	-1,851	-2,025	174
Total interest income / expenses	699	-161	860	-7,948	-6,712	-1,236	-7,249	-6,873	-376
	2013								
	Quantity effect			Price effect			Net change		Contribution to net interest income
	Assets side	Liabilities side	Net	Assets side	Liabilities side	Net	Assets side	Liabilities side	
Credit to the public / deposits of the public in Israel	424	-21	445	-3,021	-3,899	878	-2,597	-3,920	1,323
Credit to the public / deposits of the public abroad	-133	-25	-108	-100	-136	36	-233	-161	-72
Total credit to the public / deposits of the public	291	-46	337	-3,121	-4,035	914	-2,830	-4,081	1,251
Other interest-bearing assets / liabilities in Israel	174	-73	247	-1,572	177	-1,749	-1,398	104	-1,502
Other interest-bearing assets / liabilities abroad	-11	-89	78	-158	-41	-117	-169	-130	-39
Total other interest-bearing assets / liabilities	163	-162	325	-1,730	136	-1,866	-1,567	-26	-1,541
Total interest income / expenses	454	-208	662	-4,851	-3,899	-952	-4,397	-4,107	-290

^a The quantity effect is calculated as the change in the balance-sheet balance (current year versus previous year) multiplied by the price during the current period, divided by 1000.

^b The price effect is calculated as the change in price (current year versus previous year) multiplied by the balance-sheet balance for the same period in the previous year, divided by 1000.

SOURCE: Banking Supervision Department based on published financial statements.