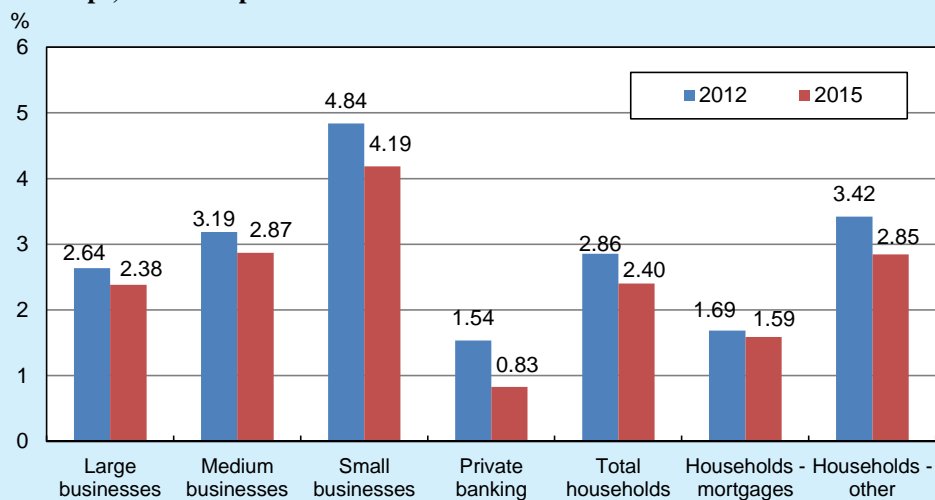


Figure 1.16
The Net Interest Margin^a in the Various Activity Segments^b, the Five Banking Groups, 2015 Compared With 2012



^a The ratio between net interest income and the average balance of assets and liabilities.

^b The figures relate to activity in Israel and do not include the financial management sector, others, and adjustments.

SOURCE: Based on reports to the Banking Supervision Department.