

Table 1.19
The effect of quantity^a and price^b on interest income and expenses
Israel and abroad, the five major banking groups, 2013 and 2012 (NIS million)

	2013						
	Assets			Liabilities			Contribution to net interest income
	Quantity effect	Price effect	Net change	Quantity effect	Price effect	Net change	
Credit to the public / deposits of the public in Israel	511	-3,056	-2,545	194	-4,125	-3,931	1,386
Credit to the public / deposits of the public abroad	-132	-153	-285	-17	-133	-150	-135
Total credit to the public / deposits of the public	379	-3,209	-2,830	177	-4,258	-4,081	1,251
Other interest-bearing assets / liabilities in Israel	234	-1,591	-1,357	-58	167	109	-1,466
Other interest-bearing assets / liabilities abroad	-11	-199	-210	-91	-44	-135	-75
Total other interest-bearing assets / liabilities	223	-1,790	-1,567	-149	123	-26	-1,541
Total interest income / expenses	602	-4,999	-4,397	28	-4,135	-4,107	-290
	2012						
	Assets			Liabilities			Contribution to net interest income
	Quantity effect	Price effect	Net change	Quantity effect	Price effect	Net change	
Credit to the public / deposits of the public in Israel	1,636	-4,012	-2,376	1,043	-2,928	-1,885	-491
Credit to the public / deposits of the public abroad	205	-28	177	36	-172	-136	313
Total credit to the public / deposits of the public	1,841	-4,040	-2,199	1,079	-3,100	-2,021	-178
Other interest-bearing assets / liabilities in Israel	836	-833	3	457	-1,195	-738	741
Other interest-bearing assets / liabilities abroad	141	-292	-151	9	9	18	-169
Total other interest-bearing assets / liabilities	977	-1,125	-148	466	-1,186	-720	572
Total interest income / expenses	2,818	-5,165	-2,347	1,545	-4,286	-2,741	394

^a The change in quantity is calculated as the product of the change in the balance-sheet balance (current period versus previous year) and the price during the

^b The change in price is calculated as the product of the change in price (current period versus previous year) and the balance-sheet balance for the same period in the previous year.

SOURCE: Banking Supervision Department based on published financial statements.