

Table 1.4
The effect of quantity^a and price^b on interest income and expenses, the five banking groups, 2018 compared with 2017

	2018											
	Quantity effect				Price effect				Net change			
	Assets side	Liabilities side	Net	Share of contribution to net interest income	Assets side	Liabilities side	Net	Share of contribution to net interest income	Assets side	Liabilities side	Net	Contribution to net interest income
(NIS million)			(percent)	(NIS million)			(percent)	(NIS million)			(percent)	
Credit to the public / deposits of the public in Israel	1,842	120	1,722	90.6	1,469	1,290	179	9.4	3,311	1,410	1,901	1,901
Credit to the public / deposits of the public abroad	65	-38	103	56.0	509	428	81	44.0	574	390	184	184
Total credit to the public / deposits of the public	1,907	82	1,825	87.5	1,978	1,718	260	12.5	3,885	1,800	2,085	2,085
Other interest-bearing assets / liabilities in Israel	16	-101	117	27.9	647	345	302	72.1	663	244	419	419
Other interest-bearing assets / liabilities abroad	-221	-70	-151	-88.3	324	2	322	188.3	103	-68	171	171
Total other interest-bearing assets / liabilities	-205	-171	-34	-5.8	971	347	624	105.8	766	176	590	590
Total interest income / expenses	1,702	-89	1,791	67.0	2,949	2,065	884	33.0	4,651	1,976	2,675	2,675
	2017											
	Quantity effect				Price effect				Net change			
	Assets side	Liabilities side	Net	Share of contribution to net interest income	Assets side	Liabilities side	Net	Share of contribution to net interest income	Assets side	Liabilities side	Net	Contribution to net interest income
(NIS million)			(percent)	(NIS million)			(percent)	(NIS million)			(percent)	
Credit to the public / deposits of the public in Israel	788	140	648	35.1	1,685	486	1,199	64.9	2,473	626	1,847	1,847
Credit to the public / deposits of the public abroad	-251	-80	-171	183.9	245	207	38	-40.9	-6	87	-93	-93
Total credit to the public / deposits of the public	537	65	472	26.9	1,930	648	1,282	73.1	2,467	713	1,754	1,754
Other interest-bearing assets / liabilities in Israel	204	-160	364	138.9	42	144	-102	-38.9	246	-16	262	262
Other interest-bearing assets / liabilities abroad	-107	-55	-52	-40.6	243	63	180	140.6	136	8	128	128
Total other interest-bearing assets / liabilities	97	-215	312	80.0	285	207	78	20.0	382	-8	390	390
Total interest income / expenses	634	-150	784	36.6	2,215	855	1,360	63.4	2,849	705	2,144	2,144

^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.