

Table 1
Activity segments—balance-sheet balances and performance indices

The five major banking groups

| | Business | Commercial | Small businesses | Private banking | Households (other) | Households (mortgages) | Total households |
|--|--|-------------------|-------------------------|------------------------|--------------------|------------------------|-------------------------|
| | Balance-sheet balances (yearly average in 2014: NIS million) | | | | | | |
| Average balance of credit | 210,428 | 86,357 | 73,419 | 37,487 | 116,621 | 232,591 | 349,211 |
| Average balance of assets | 216,362 | 89,485 | 74,149 | 39,304 | 119,202 | 232,951 | 352,153 |
| Average balance of deposits | 133,784 | 83,271 | 81,447 | 169,093 | 304,585 | 44 | 304,629 |
| Average balance of liabilities | 151,410 | 88,570 | 86,370 | 170,187 | 311,970 | 364 | 312,334 |
| | Performance indices (2012–14 average; percent) | | | | | | |
| Return on assets (ROA) | 1.17 | 1.10 | 1.45 | 0.39 | 0.18 | 0.36 | 0.30 |
| Net interest margin (net interest income on the average balance of assets and liabilities) | 2.74 | 3.16 | 4.54 | 1.28 | 3.30 | 1.69 | 2.75 |
| Income from credit activity | 2.08 | 2.76 | 4.34 | 1.27 | 4.23 | 0.83 | 1.98 |
| Income from deposit activity | 0.20 | 0.28 | 0.67 | 0.50 | 0.74 | 0.74 | 0.74 |
| Operational income on the average balance of assets and liabilities | 1.25 | 1.45 | 2.51 | 1.76 | 2.47 | 0.45 | 1.79 |
| Average cost (operational expenses on the average balance of assets and liabilities) | 1.38 | 2.50 | 4.54 | 2.74 | 5.24 | 0.86 | 3.77 |
| Operational loss on the average balance of assets and liabilities (absolute value) | 0.13 | 1.05 | 2.04 | 0.99 | 2.77 | 0.41 | 1.98 |
| Efficiency ratio (operational expenses out of total gross income) | 36.2 | 55.4 | 63.5 | 91.0 | 92.4 | 40.6 | 84.1 |
| Loan loss provisions on the average balance of assets and liabilities | 0.26 | 0.20 | 0.55 | 0.07 | 0.26 | 0.14 | 0.22 |

SOURCE: Based on Published financial statements and reports to the Banking Supervision Department.