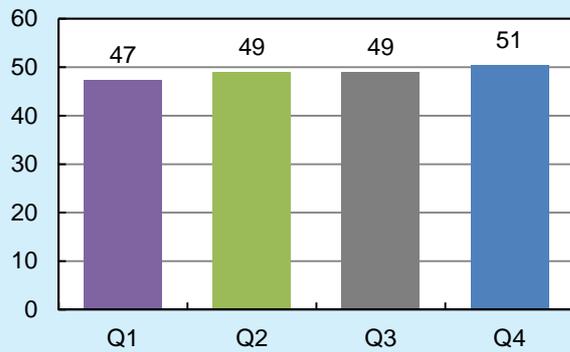


Figure 2.7
Percentage of Direct Channel^a Transactions^b
by Quarter, Total Banking System^c, 2016



^a Direct channel transactions include those executed via the Internet, cellular applications, automated self-service machines, and call centers including both human and automated response.

^b Calculated according to data on a selected sample of customer-executed transactions: transfers and payments, ordering checks, depositing checks, credit and deposits, and securities.

^c The figures include Hapoalim, Leumi, Discount, Mizrahi-Tefahot, First International and Bank of Jerusalem.

SOURCE: Based on reports to the Banking Supervision Department.