

**Credit and spreads by supervisory activity segments, business sector<sup>a,b</sup>, the five banking groups, March 2018, December 2018, and March 2019**

Credit balances to the end of the reporting period															
Small and micro businesses				Medium-sized businesses				Large businesses				Total			
Dec-18	Jun-19	Difference	Rate of change	Dec-18	Jun-19	Difference	Rate of change	Dec-18	Jun-19	Difference	Rate of change	Dec-18	Jun-19	Difference	Rate of change
(NIS million)			(percent)	(NIS million)			(percent)	(NIS million)			(percent)	(NIS million)			(percent)
60,578	59,928	-650	-2.15	27,290	28,009	719	5.27	61,899	63,897	1,998	6.46	149,767	151,834	2,067	2.76
64,672	65,831	1,159	3.58	29,882	28,510	-1,372	-9.18	59,059	62,028	2,969	10.05	153,613	156,369	2,756	3.59
33,595	35,079	1,484	8.83	10,068	10,330	262	5.20	37,156	39,668	2,512	13.52	80,819	85,077	4,258	10.54
19,324	20,408	1,084	11.22	6,669	7,307	638	1,913.00	16,440	17,307	867	10.55	42,433	45,022	2,589	12.20
15,948	16,128	180	2.26	5,816	5,842	26	0.89	17,052	17,008	-44	-0.52	38,816	38,978	162	0.83
194,117	197,374	3,257	3.36	79,725	79,998	273	0.68	191,606	199,908	8,302	8.67	465,448	477,280	11,832	5.08

  

Net interest margin															
Small and micro businesses				Medium-sized businesses				Large businesses				Total			
Jun-18	Jun-19	Difference	Rate of change	Jun-18	Jun-19	Difference	Rate of change	Jun-18	Jun-19	Difference	Rate of change	Jun-18	Jun-19	Difference	Rate of change
(NIS million)			(percent)	(NIS million)			(percent)	(NIS million)			(percent)	(NIS million)			(percent)
3.64	3.76	0.12	3.43	2.46	2.61	0.15	6.12	2.34	2.51	0.17	7.41	2.89	3.02	0.12	4.26
3.82	3.80	-0.02	-0.45	3.03	3.12	0.09	3.06	2.18	2.08	-0.10	-4.37	3.10	3.05	-0.05	-1.49
4.21	4.17	-0.04	-1.05	3.50	3.56	0.06	1.70	2.52	2.52	0.00	0.15	3.46	3.45	-0.01	-0.29
5.16	5.12	-0.04	-0.75	3.46	3.75	0.29	8.33	2.50	2.37	-0.14	-5.43	3.72	3.74	0.03	0.73
3.70	3.75	0.04	1.10	3.01	3.21	0.20	6.49	2.04	2.11	0.06	3.16	2.94	3.06	0.12	3.93
3.96	4.00	0.05	1.16	2.88	3.02	0.15	5.07	2.32	2.85	0.53	22.97	3.14	3.14	0.05	1.44