

Table 1.9
The effect of quantity^a and price^b on interest income and expenses, Israel and abroad
the five banking groups, 2013 and 2014 (NIS million)

	2015								
	Quantity effect			Price effect			Net change		Contribution to net interest income
	Assets side	Liabilities side	Net	Assets side	Liabilities side	Net	Assets side	Liabilities side	
Credit to the public / deposits of the public in Israel	1,356	-27	1,383	-3,799	-2,180	-1,619	-2,443	-2,207	-236
Credit to the public / deposits of the public abroad	217	21	196	-99	-14	-85	118	7	111
Total credit to the public / deposits of the public	1,573	-6	1,579	-3,898	-2,194	-1,704	-2,325	-2,200	-125
Other interest-bearing assets / liabilities in Israel	213	6	207	-1,172	-1,028	-144	-959	-1,022	63
Other interest-bearing assets / liabilities abroad	22	-2	24	-116	-44	-72	-94	-46	-48
Total other interest-bearing assets / liabilities	235	4	231	-1,288	-1,072	-216	-1,053	-1,068	15
Total interest income / expenses	1,808	-2	1,810	-5,186	-3,266	-1,920	-3,378	-3,268	-110
	2014								
	Quantity effect			Price effect			Net change		Contribution to net interest income
	Assets side	Liabilities side	Net	Assets side	Liabilities side	Net	Assets side	Liabilities side	
Credit to the public / deposits of the public in Israel	824	31	793	-6,221	-4,812	-1,409	-5,397	-4,781	-616
Credit to the public / deposits of the public abroad	-86	-13	-73	94	-54	148	8	-67	75
Total credit to the public / deposits of the public	738	18	720	-6,127	-4,866	-1,261	-5,389	-4,848	-541
Other interest-bearing assets / liabilities in Israel	30	-113	143	-1,902	-1,861	-41	-1,872	-1,974	102
Other interest-bearing assets / liabilities abroad	-69	-64	-5	81	13	68	12	-51	63
Total other interest-bearing assets / liabilities	-39	-177	138	-1,821	-1,848	27	-1,860	-2,025	165
Total interest income / expenses	699	-159	858	-7,948	-6,714	-1,234	-7,249	-6,873	-376

^aThe 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.

^bThe 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.