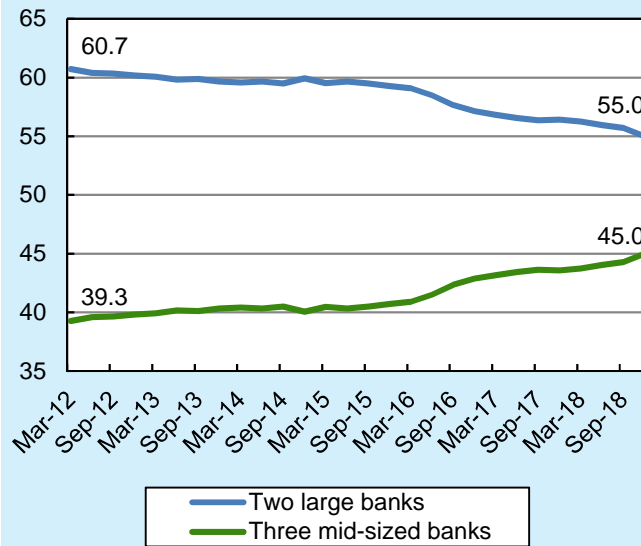


There is less concentration in banking: The mid-sized banks' share is increasing at the expense of the two larger banks.

Figure 2.1
Distribution of Credit to the Public^a between the Large and Mid-sized Banks^b, March 2012 to December 2018 (percent)



^a Balance-sheet credit to the public (activity in Israel), minus balances that are the responsibility of the credit card companies.

^b The large banks—Hapoalim and Leumi; the mid-sized banks—Mizrahi-Tefahot, Discount and First International.

SOURCE: Based on published financial statements.